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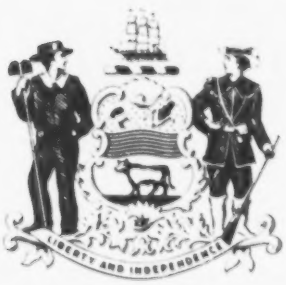
SIXTIETH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF

DELAWARE



1979

FOR THE FISCAL YEAR ENDING

June 30, 1979

John E. Malarkey

COMMISSIONER

BEST AVAILABLE COPY

SIXTIETH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF

DELAWARE

1979

FOR THE FISCAL YEAR ENDING

June 30, 1979

John E. Malarkey

COMMISSIONER

COUNCIL ON BANKING

JOHN F. PORTER III
CHAIRMAN
4821 KENNETT PIKE
GREENVILLE, DELAWARE

LAWRENCE T. ALFORD
SILVER HILL FARMS
ODESSA, DELAWARE

O. FRANCIS BIONDI, ESQ.
406 IRVING DRIVE
WILMINGTON, DELAWARE

J. BAYARD CLOUD
400 DELAWARE AVENUE
WILMINGTON, DELAWARE

INEZ JARMOSH
120 BRIGHTON AVENUE
WILMINGTON, DELAWARE

CLAYTON L. RINGLER
DUKE STREET
SELBYVILLE, DELAWARE

STEPHEN R. TAYLOR
70 WEST VIEW AVENUE
BUCHANAN ACRES
DOVER, DELAWARE

JOHN E. MALARKEY — STATE BANK COMMISSIONER

STAFF

RAYMOND F. GAWEL	DEPUTY
WALTER K. ANDERSON	EXAMINER
EDMOND B. COVERDALE	EXAMINER
ROBERT G. FARIES	EXAMINER
ROBERT K. LOWER	EXAMINER
DAVID J. CLARK	ASSISTANT EXAMINER
BARBARA C. JARVIS	ASSISTANT EXAMINER
DIANE K. MCKEE	ASSISTANT EXAMINER
CHRISTOPHER J. PILSBURY	ASSISTANT EXAMINER
KAREN P. RICKARDS	ASSISTANT EXAMINER
JONATHAN L. SMITH	ASSISTANT EXAMINER
RICHARD N. THOMPSON	ASSISTANT EXAMINER
SUSAN L. WINTERS	ADMINISTRATIVE ASSISTANT II
CLARABEL P. WALLS	SECRETARY II

BANK COMMISSIONERS

NAME	TERM STARTED
George L. Medill	July 16, 1919
Harold W. Horsey	August 1, 1923
Ernest Muncy	April 1, 1936
Frank E. Lynch, Jr.	August 23, 1939
John C. Darby	August 25, 1943
Randolph Hughes	August 25, 1951
John W. Green	May 7, 1970
John E. Malarkey	January 17, 1977

STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER

THE HONORABLE PIERRE S. DU PONT IV

GOVERNOR OF THE STATE OF DELAWARE

SIR:

PURSUANT TO THE PROVISIONS OF 5 DEL. C., §107, I HAVE THE HONOR OF PRESENTING THE SIXTIETH ANNUAL REPORT OF THE STATE BANK COMMISSIONER FOR THE YEAR ENDING JUNE 30, 1979.

RESPECTFULLY SUBMITTED,

JOHN E. MALARKEY
STATE BANK COMMISSIONER

DOVER, DELAWARE
OCTOBER 1, 1979

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*Statements in Alphabetical Order

STATE BANK COMMISSIONER REGULATORY REVOLVING FUND
STATEMENT OF REVENUE AND DISBURSEMENTS
FOR FISCAL YEAR ENDED JUNE 30, 1979

REVENUE:		
Miscellaneous Receipts (Advance)		$ 50,000.00
Bank Examination Fees		177,141.72
S/B & Loan Examination Fees		15,933.14
Small Loan Examination Fees		50,996.81
Miscellaneous Fees		9,888.50
TOTAL REVENUE:		$ 303,960.17
Current Fees Billed - Not Received	$ 2,504.32	
DISBURSEMENTS:		
Salaries		$ 189,739.81
Travel		4,515.57
Contractual Services		10,592.42
Supplies & Materials		2,663.00
Capital Outlay		12,083.10
Fringe Benefits		39,183.21
TOTAL DISBURSEMENTS:		$ 258,777.11
Balance in Fund - June 30, 1979		$ 45,183.06

COMPARATIVE STATEMENT OF GENERAL FUND REVENUE AND DISBURSEMENTS
FOR FISCAL YEARS ENDED JUNE 30, 1979 AND JUNE 30, 1978

	1979	1978	Increase (Decrease)
REVENUE: (1)			
Bank Franchise Tax	$ 2,543,560.00	$ 2,123,619.06	$ 419,940.94
Bank Examination Fees	-0-	152,938.72	(152,938.72)
Small Loan Examination Fees	2,328.04	15,397.00	(13,068.96)
Small Loan License Fees	7,650.00	9,350.00	(1,700.00)
S/B & Loan Franchise Tax	76,041.61	68,730.30	7,311.31
S/B & Loan Examination Fees	-0-	7,097.24	(7,097.24)
S/B & Loan License Fees	1,600.00	1,800.00	(200.00)
M/V Sales Finance License Fees	9,250.00	8,100.00	1,150.00
Miscellaneous Licenses	8,142.00	6,630.00	1,512.00
Miscellaneous Fees	-0-	3,577.85	(3,577.85)
TOTAL REVENUE:	$2,648,571.65	$2,397,240.17	$251,331.48
Current Fees Billed - Not Received	1,500.00	3,632.24	(2,132.24)
DISBURSEMENTS: (1)			
Salaries	$ 3,039.99	$ 166,771.83	$(163,731.84)
Travel	-0-	3,788.59	(3,788.59)
Contractual Services	585.55	9,100.53	(8,514.98)
Supplies & Materials	280.03	2,794.26	(2,514.23)
Capital Outlay	1,258.92	3,638.14	(2,379.22)
TOTAL DISBURSEMENTS:	$ 5,164.49	$ 186,093.35	$(180,928.86)

(1) The State Bank Commissioner's Regulatory Revolving Fund was established effective July 1, 1978. The supervisory assessment and examination and investigation fees as set forth in Section 127, Title 5, Delaware Code are deposited into this special account and are used to fund the Commissioner's Office as appropriated by the General Assembly. Franchise taxes and license fees are deposited in the General Fund of the State.

COMPARATIVE CONSOLIDATED STATEMENTS
OF
ALL BANKS AND TRUST COMPANIES
IN THE
STATE OF DELAWARE

COMPARATIVE CONSOLIDATED REPORTS OF CONDITION
ALL BANKS IN THE STATE OF DELAWARE
AS OF JUNE 30, 1979 AND JUNE 30, 1978

OFFICE OF THE STATE BANK COMMISSIONER
STATE OF DELAWARE
DOVER, DELAWARE

(IN THOUSANDS)

	NON-DEPOSIT TRUST COMPANIES			BANKING INSTITUTIONS - 1979					
	Total 1979	Total 1978	Increase (Decrease)	Commercial	Mutual	National	Total 1979	Total 1978	Increase (Decrease)
ASSETS									
Cash and Due from Depository Institutions	27	38	(11)	330,677	26,586	8,942	366,205	321,353	44,852
U.S. Treasury Securities	250	250	-0-	520,267	26,421	10,387	557,075	661,003	(103,928)
Obligations of other U.S. Gov. Agencies & Corps.	—	—	—	283,051	—	1,799	284,850	271,421	13,429
Obligations of States & Political Subdivisions	—	—	—	347,161	33,553	2,928	383,642	412,913	(29,271)
All Other Securities	169	102	67	92,823	186,970	451	280,244	287,797	(7,553)
Corporate Stock	—	—	—	14,885	52,235	—	67,120	66,017	1,103
Trading Account Securities	—	—	—	1,028	—	—	1,028	—	1,028
Federal Funds Sold & Securities Purchased	—	—	—	131,650	14,500	7,125	153,275	74,550	78,725
Loans - NET	—	—	—	1,501,311	566,603	49,985	2,117,899	1,872,183	245,716
Lease Financing Receivables	—	—	—	16,165	—	—	16,165	16,314	(149)
Bank Premises, Furniture & Fixtures	22	4	18	56,558	10,173	1,433	68,164	66,985	1,179
Real Estate Owned other than Bank Premises	—	—	—	3,694	5,487	34	9,215	11,029	(1,814)
Investments in Unconsolidated Subsidiaries	—	—	—	402	—	—	402	306	96
Customers' Liability to Bank, Acceptances O/S	—	—	—	913	—	—	913	572	341
Other Assets	170,465	72,209	98,256	51,039	10,581	763	62,373	61,797	576
TOTAL ASSETS:	$170,933	$72,603	$98,330	$3,351,614	$933,109	$83,847	$4,368,570	$4,124,240	$244,330
LIABILITIES									
Demand Deposits of Indivs., Ptnships., & Corps.	—	—	—	737,725	33,907	18,661	790,293	788,389	1,904
Time & Savings Deposits of Indivs., Ptnships., Corps.	—	—	—	1,530,624	816,761	51,475	2,398,860	2,281,971	116,889
Deposits of United States Government	—	—	—	14,633	—	46	14,679	33,108	(18,429)
Deposits of States and Political Subdivisions	—	—	—	234,717	—	3,780	238,497	155,872	82,625
Deposits of Foreign Gov. and Official Institutions	—	—	—	—	—	—	—	—	—
Deposits of Commercial Banks	—	—	—	4,313	—	46	4,359	7,533	(3,174)
Certified and Officers' Checks	—	—	—	18,990	—	517	19,507	19,027	480
TOTAL DEPOSITS:	—	—	—	$2,541,002	$850,668	$74,525	$3,466,195	$3,285,900	$180,295
Federal Funds Purchased & Securities Sold etc.	—	—	—	421,859	—	—	421,859	448,022	(26,163)
Interest-Bearing Demand Notes issued to U.S. Treasury	—	—	—	73,871	—	128	73,999	—	73,999
Other Liabilities for Borrowed Money	—	—	—	1,881	—	619	2,500	2,463	37
Mortgage Indebtedness and Liability	—	—	—	1,002	—	—	1,002	4,761	(3,759)
Bank's Liability on Accepts. Executed & O/S	—	—	—	913	—	—	913	572	341
Other Liabilities	170,419	72,101	98,318	69,831	19,631	720	90,182	99,027	(8,845)
TOTAL LIABILITIES:	$170,419	$72,101	$98,318	$3,110,359	$870,299	$75,992	$4,056,650	$3,840,745	$215,905
Subordinated Notes and Debentures	—	—	—	22,887	—	200	23,087	20,200	2,887
EQUITY CAPITAL									
Preferred Stock	—	—	—	20,000	—	—	20,000	20,000	-0-
Common Stock	403	403	-0-	35,159	—	2,468	37,627	36,639	988
Surplus	1	1	-0-	87,573	57,720	2,523	147,816	145,359	2,457
Undivided Profits	110	98	12	74,628	934	2,535	77,993	59,816	18,177
Reserve for Contingencies & Other Capital Reserves	—	—	—	1,112	4,156	129	5,397	1,481	3,916
TOTAL EQUITY CAPITAL:	$514	$502	$12	$218,368	$62,810	$7,655	$288,833	$263,295	$25,538
TOTAL LIABILITIES & EQUITY CAPITAL:	$170,933	$72,603	$98,330	$3,351,614	$933,109	$83,847	$4,368,570	$4,124,240	$244,330
Number of Institutions and Branches	2	2	-0-	154	26	12	192	193	(1)

ABSTRACT OF CALL REPORTS
OF
STATE BANKS AND TRUST COMPANIES
EXCLUSIVE OF MUTUAL SAVINGS BANKS

ABSTRACT OF CALL REPORTS OF COMMERCIAL BANKS
DURING THE YEAR JULY 1, 1978 THROUGH JUNE 30, 1979

	6-30-79 (In Thousands)	3-31-79 (In Thousands)	12-31-78 (In Thousands)	9-30-78 (In Thousands)
Number of Banks & Branches:	158	156	156	156
ASSETS:				
Cash and Due from Depository Institutions	330,677	349,553	337,064	271,944
U.S. Treasury Securities	520,267	543,538	564,178	576,301
Obligations of other U.S. Gov. Agencies & Corps.	283,051	264,631	273,465	256,395
Obligations of States & Political Subdivisions	347,161	380,403	373,540	353,101
All other Securities	92,823	84,681	85,480	92,252
Corporate Stock	14,889	14,986	15,197	16,431
Trading Account Securities	1,026	—	576	3,014
Federal Funds Sold & Securities Purchased	131,650	139,868	170,680	115,790
Loans - NET	1,501,311	1,424,631	1,386,372	1,344,089
Lease Financing Receivables	16,165	16,311	16,422	16,229
Bank Premises, Furniture & Fixtures	56,558	56,360	55,880	56,221
Real Estate Owned other than Bank Premises	3,694	3,118	3,130	6,507
Investments in Unconsolidated Subsidiaries	402	405	305	306
Customers' Liability to Bank, Acceptances O/S	913	688	903	876
Other Assets	51,029	48,652	48,370	53,563
TOTAL ASSETS:	$3,351,614	$3,327,825	$3,331,562	$3,163,009
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	737,725	768,780	782,818	725,207
Time & Savings Deposits of Indivs., Ptnships., & Corps.	1,530,624	1,519,936	1,401,433	1,494,655
Deposits of United States Government	14,633	7,186	21,377	34,319
Deposits of States and Political Subdivisions	234,717	237,930	311,529	222,377
Deposits of Foreign Gov. and Official Institutions	—	—	—	—
Deposits of Commercial Banks	4,313	2,701	6,220	9,295
Certified and Officers' Checks	18,990	15,128	16,617	12,892
TOTAL DEPOSITS:	$2,541,002	$2,551,661	$2,539,994	$2,498,545
Federal Funds Purchased & Securities Sold etc.	421,859	466,807	427,781	353,166
Interest-Bearing Demand Notes issued to U.S. Treasury	73,871	6,771	—	—
Other Liabilities for Borrowed Money	1,881	1,429	71,004	2,252
Mortgage Indebtedness and Liability	1,002	1,009	826	5,035
Bank's Liability on Accepts. Executed & O/S	913	688	903	876
Other Liabilities	69,831	63,523	58,964	76,807
TOTAL LIABILITIES:	$3,110,359	$3,091,888	$3,099,472	$2,936,681
Subordinated Notes and Debentures	22,887	22,887	22,887	20,000
EQUITY CAPITAL:				
Preferred Stock	20,000	20,000	20,000	20,000
Common Stock	35,159	35,159	35,159	35,059
Surplus	87,573	87,573	87,445	87,448
Undivided Profits	74,526	68,713	65,484	62,374
Reserve for Contingencies & Other Capital Reserves	1,112	1,605	1,112	1,447
TOTAL EQUITY CAPITAL:	$218,368	$213,050	$209,203	$206,328
TOTAL LIABILITIES & EQUITY CAPITAL:	$3,351,614	$3,327,825	$3,331,562	$3,163,009

STATEMENTS
OF
STATE BANKS
AND
TRUST COMPANIES

BALTIMORE TRUST COMPANY

OFFICERS

President	Preston C. Townsend
Vice President	J. Townsend Tubbs
Vice President	Leroy B. Truitt
Vice President	Edwin L. Layton
Vice President	Ralph E. Davis
Vice President & Trust Officer	C. William Hastings
Vice President, Cashier & Secretary	A. Carlton Moore
Cashier & Trust Officer	Jeanette Scott
Asst. Vice President & Branch Manager	Clayton L. Ringler
Asst. Vice President & Asst. Trust Officer	Russell D. Brittingham
Asst. Vice President & Branch Manager	Charles W. Hastings
Asst. Cashier & Auditor	Robert E. Dickerson
Security Officer & Loan Officer	D. Brent Hurley

DIRECTORS

Thurman Adams, Jr.	Paul A. Lynch
Eugene Bunting	William R. Murray
G. Herbert Calhoun	Robert F. Rider
Ralph E. Davis	William P. Short, Jr.
John C. Hammond	Daisy R. Townsend
William A. Law	Preston C. Townsend
Edwin L. Layton	Leroy B. Truitt
Richard I. Lewis	J. Townsend Tubbs

BALTIMORE TRUST COMPANY

MAIN AND CHURCH STREETS

SELBYVILLE, DE 19975 — SUSSEX COUNTY

ORGANIZED 1903

STATEMENT OF JUNE 30, 1979

ASSETS	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	$ 4,068
U.S. TREASURY SECURITIES	4,648
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES AND CORPS.	2,400
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	5,902
ALL OTHER SECURITIES	441
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	2,900
LOANS - NET	38,223
BANK PREMISES, FURNITURE AND FIXTURES	1,112
ALL OTHER ASSETS	549
TOTAL ASSETS	$ 60,243
LIABILITIES	
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	$ 16,102
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	35,313
DEPOSITS OF UNITED STATES GOVERNMENT	087
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	565
CERTIFIED AND OFFICERS' CHECKS	324
TOTAL DEPOSITS $ 52,391	
(A) TOTAL DEMAND DEPOSITS 16,394	
(B) TOTAL TIME AND SAVINGS DEPOSITS 35,497	
ALL OTHER LIABILITIES	946
TOTAL LIABILITIES	$ 53,337
EQUITY CAPITAL	
COMMON STOCK - TOTAL PAR VALUE	200
SURPLUS	4,000
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	2,706
TOTAL EQUITY CAPITAL	$ 6,906
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 60,243

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

3 BRANCH LOCATIONS IN SUSSEX COUNTY

BANK OF DELAWARE

OFFICERS

Chairman of the Board	James H. Dawson
President & Chief Executive Officer	Jeremiah P. Shea
Executive Vice President	John J. Corrigan
Executive Vice President	David McMillan
Senior Vice President	Lawrence T. Alford
Senior Vice President	T. Crawley Davis, Jr.
Senior Vice President	S. McGill Gawthrop
Senior Vice President	Hugh A. George
Senior Vice President	Francis J. Karpinski
Senior Vice President	William J. Taggart, Jr.
Senior Vice President	Robert U. Altemus, Jr.
Vice President	Gilbert L. Anderson
Vice President	Leo F. Brennan
Vice President and Fiscal Officer	Joseph K. Champness
Vice President and Sr. Trust Investment Officer	Brice M. Hickman
Vice President	Robert T. Hughes
Vice President	William H. Kent
Vice President and Trust Officer	James E. Kitchen
Vice President and Treasurer	Joseph A. Lucchesi
Vice President	Edward F. Massaglia
Vice President and Personnel Officer	John A. McKenna
Vice President	Calvert A. Morgan, Jr.
Vice President	Anna M. Peters
Vice President	Michael O. Prendergast
Vice President	Enoch S. Richards, Jr.
Vice President	Robert B. Rickards
Vice President	John T. Shannon
Vice President	E. Richmond Steele, Jr.
Vice President	Walter E. Trabbold
Vice President	Davis H. Truax
Secretary	Joseph N. Sgroi, Jr.
Comptroller	Francis A. Lazarczyk, Jr.
Auditor	Andrew A. Romano

DIRECTORS

C. Douglass Buck, Jr.	Bernard Hessler, Jr.
Henry P. Cannon, II	Thomas J. Maloney
Edmund N. Carpenter, II	David McMillan
William G. Copeland	William D. Patterson
John P. Cornell	George J. Pinto
John J. Corrigan	Charles B. Reeder
T. Crawley Davis, Jr.	Irving S. Shapiro
James H. Dawson	Jeremiah P. Shea
Eugene DiSabatino	Harvey J. Taufen
W. Coleman Edgar	Benjamin Vinton, Jr.
Hudson E. Gruwell	J. Reese White, Jr.
Frederick J. Herr, Jr.	Willard T. White, Jr.

BANK OF DELAWARE

300 Delaware Avenue

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1885

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 52,374
U. S. Treasury Securities		53,528
Obligations of other U.S. Gov. Agencies & Corps.		2,756
Obligations of States & Political Subdivisions		140,870
Other Bonds, Notes, & Debentures		3,624
Corporate Stock		14,687
Federal Funds Sold and Securities Purchased		12,000
Loans - Net		393,434
Lease Financing Receivables		4,907
Bank Premises, Furniture & Fixtures		12,810
Real Estate Owned other than Bank Premises		124
Customers' liability to this bank		142
Other Assets		10,712
TOTAL ASSETS		$ 701,968
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 179,729
Time & Savings Deposits of Indivs., Ptnships., & Corps.		367,986
Deposits of United States Government		12,622
Deposits of States & Political Subdivisions		5,900
Deposits of Commercial Banks		878
Certified and Officers' Checks		6,654
TOTAL DEPOSITS	$ 573,769	
(A) Total Demand Deposits	189,377	
(B) Total Time & Savings Deposits	384,392	
Federal Funds Purchased & Securities Sold		43,861
Interest-bearing Demand Notes		16,864
Other Liabilities for Borrowed Money		453
Bank's Liability on Acceptances		142
Other Liabilities		17,683
TOTAL LIABILITIES		$ 652,772
EQUITY CAPITAL		
Common Stock		13,000
Surplus		19,000
Undivided Profits		17,196
TOTAL EQUITY CAPITAL		$ 49,196
TOTAL LIABILITIES & EQUITY CAPITAL		$ 701,968

Member of Federal Deposit Insurance Corporation

31 Statewide Branch Locations

THE CLAYTON BANK AND TRUST COMPANY

OFFICERS

PRESIDENT	SAMUEL C. WALLACE
VICE PRESIDENT	JOHN J. ROTH, SR.
SECRETARY	CLARENCE S. COLLINS, JR.
CASHIER	WILLIAM H. WALTERS
ASSISTANT CASHIER	PEARL E. COLE

DIRECTORS

ROBERT C. BIGER	JOHN J. ROTH, SR.
BEULAH S. BLENDT	ERNEST F. SMITH
CLARENCE S. COLLINS, JR.	WILLIAM H. VAUGHN
ALBERT J. PLEASANTON	SAMUEL C. WALLACE

WILLIAM H. WALTERS

THE CLAYTON BANK AND TRUST COMPANY

MAIN STREET

CLAYTON, DE 19938 KENT COUNTY

ORGANIZED 1913

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 805
U.S. TREASURY SECURITIES		1,000
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		200
LOANS - NET		7,166
BANK PREMISES, FURNITURE & FIXTURES		92
REAL ESTATE OWNED OTHER THAN BANK PREMISES		5
ALL OTHER ASSETS		9
TOTAL ASSETS		$ 9,277
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 1,998
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		6,143
DEPOSITS OF UNITED STATES GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		101
CERTIFIED AND OFFICERS' CHECKS		14
TOTAL DEPOSITS	$ 8,259	
(A) TOTAL DEMAND DEPOSITS	2,037	
(B) TOTAL TIME AND SAVINGS DEPOSITS	6,222	
ALL OTHER LIABILITIES		81
TOTAL LIABILITIES		$ 8,340
EQUITY CAPITAL		
COMMON STOCK		200
SURPLUS		
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES		737
TOTAL EQUITY CAPITAL		$ 937
TOTAL LIABILITIES & EQUITY CAPITAL		$ 9,277

MEMBER OF THE FEDERAL DEPOSIT INSUPANCE CORPORATION

DELAWARE TRUST COMPANY

OFFICERS

Chairman of the Board	Charles A. Robinson
Vice Chairman of the Board	William C. Lickle
President & Chief Executive Officer	J. H. Tyler McConnell
Executive Vice President	William L. Rhoads, III
Executive Vice President	John F. Porter, III
Executive Vice President	F. A. C. Vosters, Jr.
Senior Vice President	George V. Wood
Senior Vice President	W. Laird Stabler, Jr.
Senior Vice President & Trust Officer	David C. Rittenhouse
Senior Vice President	John F. Downham
Senior Vice President & Secretary	Bryan S. Colbourn
Senior Vice President & Chief Financial Officer	Philip W. Seibold
Senior Vice President & Economist	Rolf F. Eriksen
Senior Vice President - Loans	Walter J. Durham, Jr.
Senior Vice President - Operation-Banking Centers	Kemp A. Wright
Vice President	Leon G. Lockerman
Vice President	George M. Fisher, IV
Vice President	M. Daniel Daudon
Vice President	Stewart C. Lewis
Vice President	Fred Frear
Vice President	Fred C. Sears, II
Vice President	Mary Cleeve Rittenhouse
Vice President & Controller	David H. Macke
Vice President	William A. Corbishley
Vice President	W. Halsey Spruance
Vice President	Robert K. Shadduck
Vice President	H. Reese Wilson
Vice President	James W. Wright
Vice President	Ross C. Iudica
Vice President	William G. Killinger
Vice President	A. Kirk Mearns, Jr.
Vice President	Arloe R. Olsen, Jr.
Vice President	John J. von Reider
Treasurer	Douglas R. Wehr
Auditor	Edward B. Spangenberg

DIRECTORS

David F. Anderson	J. H. Tyler McConnell
Arthur G. Connolly, Jr.	Blaine T. Phillips
Bruce M. Donaldson	John F. Porter, III
Ernest du Pont, Jr.	Robert J. Reilly
John E. du Pont	W. Glasgow Reynolds
Alexander F. Giacco	William L. Rhoads, III
Joseph F. Hullihan	Robert J. Richardson
John T. Jackson	Charles A. Robinson
William C. Lickle	W. Fred Robinson
Hart T. Mankin	George Strawbridge, Jr.
John M. Martin	E. A. Trabant
Irenee du Pont May	F. A. C. Vosters, Jr.

Robert D. Weimer

DELAWARE TRUST COMPANY

900 Market Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 57,064
U.S. Treasury Securities		93,494
Obligations of other U.S. Gov. Agencies & Corps.		27,074
Obligations of States & Political Subdivisions		22,281
Federal Funds Sold and Securities Purchased		5,500
Loans - Net		302,144
Bank Premises, Furniture & Fixtures		13,249
Real Estate Owned other than Bank Premises		432
Other Assets		7,398
TOTAL ASSETS		$ 528,636
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 137,857
Time & Savings Deposits of Indivs., Ptnships., & Corps.		278,782
Deposits of United States Government		825
Deposits of States and Political Subdivisions		14,766
Deposits of Commercial Banks		132
Certified and Officers' checks		2,159
TOTAL DEPOSITS	$ 434,521	
(A) Total Demand Deposits	143,342	
(B) Total Time and Savings Deposits	291,179	
Federal Funds Purchased & Securities Sold		45,435
Interest-bearing demand notes		6,234
Other Liabilities		10,817
TOTAL LIABILITIES		$ 497,007
EQUITY CAPITAL		
Common Stock - Total Par Value		2,000
Surplus		20,000
Undivided Profits		9,629
TOTAL EQUITY CAPITAL		$ 31,629
TOTAL LIABILITIES & EQUITY CAPITAL		$ 528,636

Member of Federal Deposit Insurance Corporation

28 Statewide Branch Locations

FARMERS BANK OF THE STATE OF DELAWARE

OFFICERS

Chairman of the Board & President	Donald E. Cielewich
Executive Vice President	Robert C. Allen
Executive Vice President & Secretary	Joseph C. Tisdall
Senior Vice President	Francis X. Morris
Senior Vice President	John C. Poplos
Senior Vice President	James J. Riley
Senior Vice President	Edward J. Mulvihill
Senior Vice President	Gordon A. Pfeiffer
Vice President & Controller	A. Wesley Bryan
Auditor	Daniel A. Coulston

DIRECTORS

Robert C. Allen	Wilbert L. Gore
Alexis I. duPont Bayard	Robert F. Gurnee
James Beebe, Jr., M.D.	Spencer H. Hellekson
Courtland A. Bell, Jr.	W. Charles Paradee
Eugene D. Bookhammer	William A. Park
Robert D. Burris	John W. Sievers
Betty L. Chambers	Bruce M. Stargatt
Donald E. Cielewich	Joseph C. Tisdall
Ralph B. Cole, Jr.	John G. Townsend II

FARMERS BANK OF THE STATE OF DELAWARE

8 Loockerman Street

DOVER, DE 19901 — Organized 1807 — KENT COUNTY

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 84,002
U.S. Treasury Securities		69,316
Obligations of other U.S. Gov. Agencies & Corps.		48,424
Obligations of States and Political Subdivisions		5,840
Other Bonds, Notes and Debentures		22,890
Federal Reserve Stock and Corporate Stock		17
Federal Funds Sold and Securities Purchased		12,600
Loans - Net		204,374
Lease Financing Receivables		412
Bank Premises, Furniture & Fixtures		6,915
Real Estate Owned other than Bank Premises		2,669
Customers' liability to this Bank		771
Other Assets		9,393
TOTAL ASSETS		$ 467,623
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 66,883
Time & Savings Deposits of Indivs., Ptnships., & Corps.		165,699
Deposits of United States Government		252
Deposits of States and Political Subdivisions		189,963
Deposits of Commercial Banks		27
Certified and Officers' Checks		3,305
TOTAL DEPOSITS	$ 426,129	
(A) Total Demand Deposits	252,022	
(B) Total Time & Savings Dep.	174,107	
Federal Funds Purchased and Securities Sold		2,685
Mortgage Indebtedness and Liability for Leases		446
Bank's Liability on Acceptances		771
Other Liabilities		4,374
TOTAL LIABILITIES		$ 434,405
Subordinated Notes and Debentures		2,887
EQUITY CAPITAL		
Preferred Stock - Total Par Value		20,000
Common Stock - Total Par Value		4,849
Surplus		10,623
Undivided Profits		(5,141)
TOTAL EQUITY CAPITAL		$ 30,331
TOTAL LIABILITIES & EQUITY CAPITAL		$ 467,623

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

30 Statewide Branch Locations

THE FELTON BANK

OFFICERS

President	Virgil N. Jarrell
Vice President	Leon C. Donovan
Vice President	Morris L. Turner D.D.S.
Treasurer	Albert D. Warren
Cashier	Louise O. Biddle
Assistant Cashier	Freda W. Kelley

DIRECTORS

Louise O. Biddle	Virgil N. Jarrell
Leon C. Donovan	Morris L. Turner D.D.S.
Paul B. Hughes	Albert D. Warren

THE FELTON BANK

MAIN STREET

FELTON, DE 19943 KENT COUNTY

ORGANIZED 1917

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 420
U.S. TREASURY SECURITIES		20
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.		225
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		570
ALL OTHER SECURITIES		155
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		100
LOANS - NET		3,769
BANK PREMISES, FURNITURE AND FIXTURES		58
ALL OTHER ASSETS		6
TOTAL ASSETS		$ 5,323
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 1,344
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		3,167
DEPOSITS OF U. S. GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		120
CERTIFIED AND OFFICERS' CHECKS		16
TOTAL DEPOSITS	$ 4,650	
(A) TOTAL DEMAND DEPOSITS	1,412	
(B) TOTAL TIME AND SAVINGS DEPOSITS	3,238	
TOTAL LIABILITIES		$ 4,650
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		50
SURPLUS		150
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES		473
TOTAL EQUITY CAPITAL		$ 673
TOTAL LIABILITIES & EQUITY CAPITAL		$ 5,323

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

GREENWOOD TRUST COMPANY

OFFICERS

President	John R. Lyons
Vice President	A. Stanley Cahall
Secretary and Treasurer	N. W. Meredith
Cashier	Richard A. Beauchamp
Assistant Cashier	Shirley A. Loockerman

DIRECTORS

Keith H. Carlisle	Henry W. Peters
Norman C. Hamstead	C. Buell Schulze

GREENWOOD TRUST COMPANY

MARKET STREET

GREENWOOD, DE 19950 P.O.BOX C SUSSEX COUNTY

ORGANIZED 1911

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 282
U.S. TREASURY SECURITIES		701
ALL OTHER SECURITIES		35
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		950
LOANS - NET		3,803
BANK PREMISES, FURNITURE AND FIXTURES		233
ALL OTHER ASSETS		3
TOTAL ASSETS		$ 6,007
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 1,809
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., CORPS.		3,261
DEPOSITS OF UNITED STATES GOVERNMENT		20
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		179
CERTIFIED AND OFFICERS' CHECKS		23
TOTAL DEPOSITS	$ 5,292	
(A) TOTAL DEMAND DEPOSITS	1,895	
(B) TOTAL TIME & SAVINGS DEPOSITS	3,397	
ALL OTHER LIABILITIES		10
TOTAL LIABILITIES		$ 5,302
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		$ 35
SURPLUS		425
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES		245
TOTAL EQUITY CAPITAL		$ 705
TOTAL LIABILITIES & EQUITY CAPITAL		$ 6,007

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

MILFORD TRUST COMPANY

OFFICERS

President & Trust Officer	George T. Reed, Jr.
Vice President	George H. Short
Vice President	Thomas B. Derrickson
Vice President	Dr. David N. Sills
Secretary & Treasurer	Samuel M.D. Marshall, Jr.
Asst. Treasurer & Asst. Secretary	Norman G. Reynolds
Asst. Treasurer & Asst. Trust Officer	Grace T. Messick

DIRECTORS

Remsen C. Barnard, III	Samuel M.D. Marshall, Jr.
Herschel W. Billings	Howard T. Postles
Thomas B. Derrickson	George T. Reed, Jr.
Thomas H. Draper	George R. Sheaffer
Thomas E. Garbutt	George H. Short
Garrett L. Grier	Dr. David N. Sills
S. Pennewell Isaacs	Honorary – George H. Draper, Jr.

MILFORD TRUST COMPANY

SOUTH WALNUT STREET

MILFORD, DE 19963 SUSSEX COUNTY

ORGANIZED 1901

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 1,596
U. S. TREASURY SECURITIES		1,971
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.		2,401
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		1,498
ALL OTHER SECURITIES		1,987
LOANS - NET		14,240
BANK PREMISES, FURNITURE & FIXTURES		130
ALL OTHER ASSETS		20
TOTAL ASSETS		$ 23,843
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 5,213
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		14,993
DEPOSITS OF U.S. GOVERNMENT		15
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		589
CERTIFIED AND OFFICERS' CHECKS		49
TOTAL DEPOSITS	$ 20,859	
(A) TOTAL DEMAND DEPOSITS	5,857	
(B) TOTAL TIME & SAVINGS DEPOSITS	15,002	
ALL OTHER LIABILITIES		303
TOTAL LIABILITIES		$ 21,162
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		$ 200
SURPLUS		1,000
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES		1,481
TOTAL EQUITY CAPITAL		$ 2,681
TOTAL LIABILITIES & EQUITY CAPITAL		$ 23,843

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

PEOPLES BANK & TRUST COMPANY

OFFICERS

Chairman of the Board	Elbert N. Carvel
President & Chief Executive Officer	John O. Williams
Secretary	Edgar D. Baumgartner
Executive Vice President & Treasurer	Ralph O. Williams
Assistant Secretary	Elmer H. Reynolds
Sr. V. President & Asst. Sec. & Asst. Treas.	Joseph Cloud, Jr.
Assistant Secretary	Harold J. Robinson
Vice President	Roger L. Goddu
Vice President	Harry D. Pearce
Vice President	Richard E. Coning
Asst. V. President & Comptroller	Paul H. Baldwin
Assistant Secretary	A. Joseph Atz
Assistant Secretary	Nicoletta Paloni
Assistant Treasurer	Sandra Neiffer

DIRECTORS

Edgar N. Baumgartner	George R. Evans
Charles W. Bower	James D. McGinnis
William H. Cantwell	Glenn E. Paton (Mg.)
Elbert N. Carvel - Chairman	Henry Topel
Finn M. W. Caspersen	John O. Williams
H. James Conaway, Jr.	Ralph O. Williams

PEOPLES BANK & TRUST COMPANY

1300 Market Street

WILMINGTON, DE 19899 — Organized 1952 — NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 4,629
U.S. Treasury Securities		4,363
Obligations of other U.S. Government Agencies & Corps.		302
Obligations of States and Political Subdivisions		3,010
Federal Funds Sold and Securities Purchased		1,050
Loans - Net		17,997
Bank Premises, Furniture and Fixtures		824
Real Estate owned other than Bank Premises		26
All other Assets		494
TOTAL ASSETS		$ 32,695
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 10,168
Time & Savings Deposits of Indivs., Ptnships., & Corps.		15,445
Deposits of United States Government		39
Deposits of States and Political Subdivisions		454
Certified and Officers' Checks		1,682
TOTAL DEPOSITS	$ 27,788	
(A) Total Demand Deposits	11,968	
(B) Total Time & Savings Deposits	15,820	
All other Liabilities		408
TOTAL LIABILITIES		$ 28,196
EQUITY CAPITAL		
Common Stock - Total Par Value		1,000
Surplus		1,500
Undivided Profits & Reserve for Contingencies		1,999
TOTAL EQUITY CAPITAL		$ 4,499
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 32,695

Member of Federal Deposit Insurance Corporation

5 Branch Locations in New Castle & Kent Counties

THE PEOPLES BANK OF HARRINGTON

OFFICERS

PRESIDENT	J. EDWARD TAYLOR
1ST VICE PRESIDENT	JEHU F. CAMPER
2ND VICE PRESIDENT	CHARLES L. PECK, JR.
SECRETARY	CALVERT A. MORGAN, SR.
EXEC. VICE PRESIDENT & CASHIER	HOWARD S. WAGNER
ASSISTANT CASHIER	FRANCES P. GAREY
ASSISTANT CASHIER	ROBERT E. EVERLINE

DIRECTORS

THURMAN G. ADAMS	J. HAROLD SCHABINGER
JEHU F. CAMPER	GEORGE C. SIMPSON
CALVERT MORGAN	WILLIAM A. STAFFORD
WILLIAM PARKER	J. EDWARD TAYLOR
CHARLES L. PECK, JR.	WILLIAM PASKEY, JR.

THE PEOPLES BANK OF HARRINGTON

CLARK & HANLEY STS.

HARRINGTON, DE 19952 KENT COUNTY

ORGANIZED 1905

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 323
U. S. TREASURY SECURITIES		2,216
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		181
ALL OTHER SECURITIES		7
LOANS - NET		12,090
BANK PREMISES, FURNITURE AND FIXTURES		604
TOTAL ASSETS		$ 15,421
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 3,353
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., CORPS.		10,144
DEPOSITS OF UNITED STATES GOVERNMENT		16
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		135
CERTIFIED AND OFFICERS' CHECKS		21
TOTAL DEPOSITS	$ 13,669	
(A) TOTAL DEMAND DEPOSITS	3,480	
(B) TOTAL TIME & SAVINGS DEPOSITS	10,189	
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD		100
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY		30
TOTAL LIABILITIES		$ 13,799
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		250
SURPLUS		550
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES		822
TOTAL EQUITY CAPITAL		$ 1,622
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 15,421

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

THE SUSSEX TRUST COMPANY

OFFICERS

Chairman of Board and President	Robert M. Hoyt
Executive Vice President	Robert L. Thompson
Senior Vice President	John E. McGovern
Vice President and Cashier	Wayne V. Dukes
Vice President and Trust Officer	Donald C. Studley
Assistant Vice President	Gerald W. Chandler
Assistant Vice President	Paul B. Gardner
Assistant Vice President	Grace E. Hitch
Assistant Vice President	John E. McGann
Assistant Vice President	J. Oneal Pritchett
Assistant Vice President	Jack L. Ratcliffe
Assistant Vice President & Treasurer	Harold L. Slatcher
Assistant Vice President	Madeline R. Stango
Assistant Vice President	Geraldine B. Taylor
Assistant Vice President	Lewis C. Trivits
Secretary	Eleanor L. Warrington
Auditor	Kenneth R. Betts

BOARD OF DIRECTORS

John L. Allen, Sr.
John P. Argo
Alfred G. Best
John L. Briggs
Lloyd J. Brittingham
Robert S. Brock
W. Cecil Carpenter
Addie M. Cordrey
Carl E. Dugan
Dr. W. Pierce Ellis
John T. Fisher
George W. Hopkins
Robert M. Hoyt
J. Howard Isaacs
M. Martin Isaacs
Melvin L. Joseph
Donald L. Kent
Dr. James E. Marvil
John E. McGovern
Ernest E. Megee, Jr.
John E. Messick
George W. Plummer
Ralph Reed
Wayland H. Rice, Jr.
Henry S. Saunders, Jr.
Walter I. Shockley, Jr.
Francis R. Short
Robert L. Thompson
Robert W. Tunnell
Glenn W. Ward
J. Willis Webb
Dr. James C. White
Preston L. Williams, Jr.
W. Robert Williams

THE SUSSEX TRUST COMPANY

MARKET STREET

LAUREL, DE 19956 — SUSSEX COUNTY

ORGANIZED 1895

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 3,933
U.S. TREASURY SECURITIES		5,100
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.		8,873
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		14,425
ALL OTHER SECURITIES		100
FEDERAL FUNDS SOLD & SECURITIES PURCHASED		1,350
LOANS - NET		62,873
BANK PREMISES, FURNITURE & FIXTURES		1,535
REAL ESTATE OWNED OTHER THAN BANK PREMISES		163
ALL OTHER ASSETS		1,405
TOTAL ASSETS		$ 99,757
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 20,026
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		70,178
DEPOSITS OF UNITED STATES GOVERNMENT		132
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		824
ALL OTHER DEPOSITS		16
CERTIFIED AND OFFICERS' CHECKS		251
TOTAL DEPOSITS	$91,427	
(A) TOTAL DEMAND DEPOSITS	20,920	
(B) TOTAL TIME AND SAVINGS DEPOSITS	70,507	
ALL OTHER LIABILITIES		901
TOTAL LIABILITIES		$ 92,328
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		875
SURPLUS		5,125
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES		1,429
TOTAL EQUITY CAPITAL		$ 7,429
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 99,757

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

7 BRANCH LOCATIONS IN KENT AND SUSSEX COUNTIES

WILMINGTON TRUST COMPANY

OFFICERS

Honorary Chairman of the Board	George P. Edmonds
Chairman of the Board	George P. Bissell, Jr.
President and Chief Executive Officer	William W. Geddes
Senior Vice President & Treasurer	Joseph M. Moran
Senior Vice President	A. Samuel Gray
Senior Vice President	Leonard W. Quill
Senior Vice President & Secretary	John A. Herdeg
Senior Vice President	Alan C. Knight

VICE PRESIDENTS:

Henry F. Acquaotta
J. Christopher Bell
Charles B. Campbell, Jr.
G. Wallace Coleburn
Donald A. Corkran
George D. Craig
John E. Curran
Loren H. Frye
John S. Garrett, Jr.
Charles H. Hackman
Rita M. Harney
Daniel P. Higley
David Hillegas
Edward P. Hunter
Lewis B. Hyman, Jr.
Robert B. Landon
Walter P. McEvilly
C. R. McPherson
Gerald L. Montague
George W. Nauman
Robert W. Oggenfuss
Thomas E. Parmenter
Ralph E. Pearce, Jr.
Wilmer B. Powell
William A. Pryor
William E. Reid
Roger G. Reynolds
Paul E. Shipley
Joseph Sieneski
Richard B. Simon
Allen E. Smith
W. Latimer Snowdon, Jr.
Daniel J. Strecker
William M. Swartz
Alan E. Tonks
Walter H. Whittaker
Clark H. Woolley
Ben P. Young

DIRECTORS

*Charles E. Bichy
George P. Bissell, Jr.
Robert H. Bolling, Jr.
J. Bruce Bredin
Joseph W. Chinn, Jr.
Edward W. Cooch, Jr., Esq.
William R. Deeley
Irenee duPont, Jr.
George P. Edmonds
*Endsley P. Fairman
Dr. Robert C. Forney
William W. Geddes
Dr. Charles J. Harrington
John A. Herdeg
Bernard B. Isaacson
W. Frederick Laird
Rodney M. Layton, Esq.
Charles B. McCoy
*Walter D. Mertz
Joseph M. Moran
*G. Burton Pearson, Jr.
William S. Potter, Esq.
John R. Ryan
Hugh R. Sharp, Jr.
Walton H. Simpson
James M. Tunnell, Jr., Esq.
*William A. Worth

*Associate Director

WILMINGTON TRUST COMPANY

100 West 10th Street

Wilmington, DE 19899

Organized 1903

New Castle County

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 121,181
U.S. Treasury Securities		283,910
Obligations of other U.S. Government Agencies & Corps.		190,596
Obligations of States & Political Subdivisions		152,584
Other Bonds, Notes, & Debentures		63,584
Corporate Stock		181
Trading Account Securities		1,028
Federal Funds Sold & Securities Purchased		95,000
Loans - Net		441,198
Lease Financing Receivables		10,846
Bank Premises, Furniture & Fixtures		18,996
Real Estate Owned other than Bank Premises		275
Investments in Unconsolidated Subsidiaries & Assoc'd Co.		402
Other Assets		21,040
TOTAL ASSETS		$ 1,400,821
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 293,243
Time & Savings Deposits of Indivs., Ptnships., & Corps.		559,513
Deposits of U. S. Government		619
Deposits of States & Political Subdivisions		21,121
Deposits of Commercial Banks		3,260
Certified and Officers' Checks		4,492
TOTAL DEPOSITS	$ 882,248	
(A) Total Demand Deposits	303,075	
(B) Total Time and Savings Deposits	579,173	
Federal Funds Purchased & Securities Sold		329,778
Interest-bearing Demand Notes issued to U.S. Treasury		50,743
Other Liabilities for Borrowed Money		1,428
Mortgage Indebtedness and Liability for Capitalized Leases		556
Other Liabilities		34,308
TOTAL LIABILITIES		$ 1,299,061
EQUITY CAPITAL		
Common Stock - Total Par Value		$ 12,500
Surplus		25,000
Undivided Profits		43,148
Reserve for Contingencies & Other Reserves		1,112
TOTAL EQUITY CAPITAL		$ 81,760
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,400,821

Member of Federal Deposit Insurance Corporation

38 Statewide Branch Locations

ABSTRACT OF CALL REPORTS
OF
NON-DEPOSIT TRUST COMPANIES

ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES
DURING THE YEAR JULY 1, 1978 THROUGH JUNE 30, 1979

	6-30-79 (In Thousands)	3-31-79 (In Thousands)	12-31-78 (In Thousands)	9-30-78 (In Thousands)
Number of Non-Deposit Trust Companies	2	2	2	2
ASSETS:				
Cash and Due from Depository Institutions	27	34	56	35
U.S. Treasury Securities	250	250	250	250
All Other Securities	169	124	104	54
Corporate Stock	—	—	—	52
Bank Premises, Furniture & Fixtures	22	8	9	4
Other Assets	170,465	136,355	107,791	89,648
TOTAL ASSETS:	$170,933	$136,771	$108,210	$90,043
LIABILITIES:				
Other Liabilities	$170,419	136,274	107,729	89,552
TOTAL LIABILITIES:	$170,419	$136,274	$107,729	$89,552
EQUITY CAPITAL:				
Common Stock	403	403	403	403
Surplus	1	1	1	1
Undivided Profits	110	93	77	87
TOTAL EQUITY CAPITAL:	$514	$497	$481	$491
TOTAL LIABILITIES & EQUITY CAPITAL:	$170,933	$136,771	$108,210	$90,043

STATEMENTS
OF
NON-DEPOSIT TRUST COMPANIES

AMERICAN GUARANTY & TRUST COMPANY

OFFICERS

Chairman	Eleuthere I. du Pont
President	Robert V. Crites
Executive Vice President & Secretary	Raymond W. Hofmann
Vice President	Charles S. Baker
Vice President	Matthew D. Mason, III
Vice President	H. Lester Ariail, Jr.
Assistant Vice President	Naomi H. Burlew
Treasurer & Assistant Secretary	Carl E. Golt
Assistant Secretary	Mary B. Maczynski

DIRECTORS

Robert V. Crites	Raymond W. Hofmann
Eleuthere I. du Pont	Richard V. King
Francis I. du Pont	Alain R. Singer

AMERICAN GUARANTY & TRUST COMPANY

3801 Kennett Pike

WILMINGTON, DE 19807 NEW CASTLE COUNTY

Organized 1914

STATEMENT OF JUNE 30, 1979

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 9
U. S. Treasury Securities	200
Bank Premises, Furniture and Fixtures	8
Other Assets	45,324
TOTAL ASSETS	$ 45,541
LIABILITIES	
Other Liabilities	$ 45,245
TOTAL LIABILITIES	$ 45,245
EQUITY CAPITAL	
Common Stock - Total Par Value	$ 203
Surplus	1
Undivided Profits	92
TOTAL EQUITY CAPITAL	$ 296
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 45,541

DELAWARE CHARTER GUARANTEE AND TRUST COMPANY

OFFICERS

PRESIDENT	DANIEL R. BUTLER
EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER	STEPHEN B. TILY, III
SECRETARY AND ASSISTANT TREASURER	CAROL E. HILTY
TREASURER	L. PANARIELLO

DIRECTORS

LALOR BURDICK

F. MICHAEL DONOHUE, JR.

SIDNEY SCOTT, JR.

DELAWARE CHARTER GUARANTEE AND TRUST COMPANY

1105 North Market Street

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1979

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 18
U. S. Treasury Securities	50
Trading Account Securities	169
Bank Premises, Furniture and Fixtures	14
Other Assets	125,141
TOTAL ASSETS	$ 125,392
LIABILITIES	
Other Liabilities	$ 125,174
TOTAL LIABILITIES	$ 125,174
EQUITY CAPITAL	
Common Stock - Total Par Value	200
Undivided Profits	18
TOTAL EQUITY CAPITAL	$ 218
TOTAL LIABILITIES & EQUITY CAPITAL	$ 125,392

ABSTRACT OF CALL REPORTS
OF
MUTUAL SAVINGS BANKS

ABSTRACT OF CALL REPORTS OF MUTUAL SAVINGS BANKS
DURING THE YEAR JULY 1, 1978 THROUGH JUNE 30, 1979

	6-30-79 (In Thousands)	3-31-79 (In Thousands)	12-31-78 (In Thousands)	9-30-78 (In Thousands)
Number of Banks & Branches	26	26	26	26
ASSETS:				
Cash and Due from depository institutions	26,586	27,665	25,772	27,373
U.S. Treasury Securities	26,421	29,920	—	—
Obligations of other U.S. Gov. Agencies & Corps.	—	—	27,571	27,404
Obligations of States & Political Subdivisions	33,553	39,042	39,083	39,084
All other Securities	186,970	189,810	188,643	190,521
Corporate Stock	52,235	51,854	49,854	49,405
Federal Funds Sold & Securities Purchased	14,500	12,500	16,900	17,750
Loans - NET	566,603	551,512	545,809	530,545
Bank Premises, Furniture & Fixtures	10,173	10,029	10,092	9,876
Real Estate Owned other than Bank Premises	5,487	5,288	4,252	4,772
Other Assets	10,581	10,775	10,609	10,373
TOTAL ASSETS:	$933,109	$928,395	$918,585*	$907,103*
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	33,907	29,776	24,891	27,462
Time & Savings Deposits of Indivs., Ptnships., & Corps.	816,761	825,838	823,353	788,579
TOTAL DEPOSITS:	$850,668	$855,614	$848,244	$816,041
Federal Funds Purchased & Securities Sold etc.	—	—	3,930	—
Other Liabilities for borrowed money	—	107	800	700
Other Liabilities	19,631	12,066	6,214	32,317
TOTAL LIABILITIES:	$870,299	$867,787	$859,188	$849,058
EQUITY CAPITAL:				
Surplus	62,810	60,608	59,397	58,045
TOTAL EQUITY CAPITAL:	$62,810	$60,608	$59,397	$58,045
TOTAL LIABILITIES & EQUITY CAPITAL:	$933,109	$928,395	$918,585*	$907,103*

* Unearned Income Restated to Current Reporting Requirements of Commercial Institutions.

STATEMENTS
OF
MUTUAL SAVINGS BANKS

ARTISANS' SAVINGS BANK

OFFICERS

President & Chief Executive Officer	Clyde H. Baylis, Jr.
Vice President & Secretary	Stephen G. Harris, Jr.
Assistant Vice President	James F. Murphy
Assistant Treasurer & Assistant Secretary	Mary E. Barnes
Controller	Gene H. Graham
Investment Officer	Francis A. Miller
Treasurer	Stephen C. Nelson
Vice President	Robert R. Castona
Asst. Vice President & Asst. Secretary	Nelson D. Clark
Loan Officer	Frederick R. Wilke
Auditor	Joseph E. Salvatore
Assistant Treasurer	David S. Loveland, III
Assistant Treasurer	Richard F. Wilson

DIRECTORS

Clyde H. Baylis, Jr.	Sally V. Hawkins
William W. Bewley, Jr.	William A. Hibbert
Harry B. Bissell, Jr.	Alton F. Hillis
J. Caleb Boggs	Peter A. Larson
Joseph Bringhurst	Robert S. Moore, Sr.
Horace K. Dugdale	George J. Prendergast
John N. Fortner	G. S. Scarborough, Jr.
Stephen G. Harris, Jr.	B. Gary Scott

Donald C. Taylor

ARTISANS' SAVINGS BANK

WILMINGTON, DE 19899

219 West Ninth Street

Organized 1861

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1979

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 2,719
U.S. Treasury, Agency, & Corporation Obligations	14,215
Corporate Bonds	39,753
Obligations of States & Political Subdivisions	523
Other Bonds, Notes and Debentures	2,731
Corporate Stock	10,080
Federal Funds Sold & Securities Purchased	10,000
Real Estate Loans - Net	96,569
Other Loans - Net	948
Bank Premises, Furniture & Fixtures	1,129
Real Estate Owned other than Bank Premises	1,048
Other Assets	1,966
TOTAL ASSETS	$ 181,681
LIABILITIES	
Savings and Time Deposits	$ 167,840
Demand Deposits	609
TOTAL DEPOSITS	$ 168,449
Other Liabilities	1,142
TOTAL LIABILITIES	$ 169,591
SURPLUS ACCOUNTS	
Surplus	7,000
Undivided Profits	934
Other Surplus Reserves	4,156
TOTAL SURPLUS ACCOUNTS	$ 12,090
TOTAL LIABILITIES & SURPLUS ACCOUNTS	$ 181,681

Member of Federal Deposit Insurance Corporation

5 Branch Locations in New Castle & Kent Counties

WILMINGTON SAVINGS FUND SOCIETY

OFFICERS

President	N. Russell Hartzell, Jr.
Senior Vice President	Arthur G. Hooper
Senior Vice President	William H. Robinson, Sr.
Senior Vice President	LeRoy W. Taylor
Senior Vice President	B. N. Waugaman
Vice President	Charles A. Bennett
Vice President	H. Scott Berry
Vice President	David L. Burton
Vice President	Frederick J. Clark
Vice President	John E. Dilks, Jr.
Vice President	William D. Guthrie, Sr.
Vice President	Harry T. Keller, 3rd
Vice President	Richard L. Murchison
Vice President	Stephen R. Taylor
Comptroller	Wilson E. Simpson
Treasurer	Augustine R. Papillo, Sr.
Secretary & Resident Counsel	John P. Brady
Auditor	F. Ronald Symes
Deputy Auditor	Ronald R. Spay
Assistant Vice President	Richard A. Clarke
Assistant Vice President	Louise S. Cooper
Assistant Vice President	Orville J. Crouch
Assistant Vice President	Robert L. Dennis
Assistant Vice President	Samuel J. DiFerdinando, Jr.
Assistant Vice President	William E. Fenno, IV
Assistant Vice President	Rosemary Hill
Assistant Vice President	Charles H. Hutson, Jr.
Assistant Vice President	Mary Ann M. Kauffman
Assistant Vice President	Timothy J. Lloyd
Assistant Vice President	Everett W. Marshall
Assistant Vice President	Robert J. Moser
Assistant Vice President	Alta R. Nickle
Assistant Vice President	Albert G. Smith
Assistant Vice President	Leo A. Vadala

BOARD OF MANAGERS

Wesley A. Adams
Robert P. Barnett
Charles D. Broll
Stephen R. Clarke
Russell S. Davis, Jr.
Dudley E. Connors
Arthur W. Dobberstein
Carroll W. Griffith, Jr.
N. Russell Hartzell, Jr.
James Julian
Arthur W. Koffenberger, Jr.
Randall T. Murrill, Jr.
Robert H. Peoples
John B. Rhoads
Robert L. Richards, Jr.
Thomas C. Shea
A. Judson Wells

WILMINGTON SAVINGS FUND SOCIETY

838 Market Street

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1832

STATEMENT OF JUNE 30, 1979

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 23,867
U. S. Treasury, Agency, & Corporation obligations	12,206
Corporate Bonds	144,486
Obligations of States & Political Subdivisions in U.S.	33,030
Corporate Stock	42,155
Federal Funds Sold & Securities Purchased	4,500
Real Estate Loans - Net	458,472
Other Loans - Net	10,614
Bank Premises, Furniture and Fixtures	9,044
Real Estate Owned other than Bank Premises	4,439
Other Assets	8,615
TOTAL ASSETS	$ 751,428
LIABILITIES	
Total Savings and Time Deposits	648,921
Total Demand Deposits	33,298
TOTAL DEPOSITS	$ 682,219
Other Liabilities	18,489
TOTAL LIABILITIES	$ 700,708
SURPLUS ACCOUNTS	
Surplus	$ 50,720
TOTAL SURPLUS ACCOUNTS	$ 50,720
TOTAL LIABILITIES & SURPLUS ACCOUNTS	$ 751,428

Member of Federal Deposit Insurance Corporation

19 Statewide Branch Locations

ABSTRACT OF CALL REPORTS
OF
NATIONAL BANKS

ABSTRACT OF CALL REPORTS OF NATIONAL BANKS
DURING THE YEAR JULY 1, 1978 THROUGH JUNE 30, 1979

	6-30-79 (In Thousands)	3-31-79 (In Thousands)	12-31-78 (In Thousands)	9-30-78 (In Thousands)
Number of Banks & Branches	12	11	11	11
ASSETS:				
Cash and Due from Depository	8,942	7,892	7,521	7,394
U.S. Treasury Securities	10,387	9,324	9,471	9,777
Obligations of other U.S. Gov. Agencies & Corps.	1,799	1,799	1,801	1,700
Obligations of States & Political Subdivisions	2,928	2,789	2,661	2,381
All other Securities	451	416	417	302
Corporate Stock	—	—	—	99
Federal Funds Sold & Securities Purchased	7,125	6,050	6,000	6,425
Loans - NET	49,985	49,762	49,039	48,329
Bank Premises, Furniture & Fixtures	1,433	1,341	1,320	1,246
Real Estate Owned other than Bank Premises	34	69	73	114
Other Assets	763	703	464	612
TOTAL ASSETS:	$83,847	$80,145	$78,767	$78,379
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	18,661	18,639	18,363	18,055
Time & Savings Deposits of Indivs., Ptnships., & Corps.	51,475	49,084	47,819	47,009
Deposits of United States Government	46	57	403	1,524
Deposits of States and Political Subdivisions	3,780	3,517	3,555	3,439
Deposits of Commercial Banks	46	45	46	50
Certified and Officers' checks	517	443	954	491
TOTAL DEPOSITS:	$74,525	$71,785	$71,140	$70,568
Interest-bearing Demand Notes issued to U.S. Treasury	128	598	—	—
Other Liabilities for borrowed money	619	—	344	89
Mortgage Indebtedness and Liability	—	10	10	10
Other Liabilities	720	833	619	1,127
TOTAL LIABILITIES:	$75,992	$73,226	$72,113	$71,794
Subordinated Notes & Debentures	200	200	200	200
EQUITY CAPITAL:				
Common Stock	2,468	1,892	1,893	1,580
Surplus	2,523	1,948	1,948	1,726
Undivided Profits	2,535	2,879	2,613	3,016
Reserve for Contingencies & Other Capital Reserves	129	—	—	63
TOTAL EQUITY CAPITAL:	$ 7,655	$ 6,719	$6,454	$6,385
TOTAL LIABILITIES & EQUITY CAPITAL:	$83,847	$80,145	$78,767	$78,379

STATEMENTS
OF
NATIONAL BANKS

COLONIAL NATIONAL BANK

1901 West Fourth Street

Wilmington, DE 19805 — New Castle County

Organized 1927

Branches

307-309 Maryland Avenue

200 West Ninth Street
1931 West Fourth Street

Officers

Chairman of the Board and President	Abele Minutella
Senior Vice President	Jesse W. Samluk
Vice President and Cashier	Rose G. Voly
Vice President	Edward J. Bennett
Assistant Vice President	Charles J. Dayton
Assistant Vice President	Margaret Solowski
Assistant Cashier	Henry Kozicki
Assistant Cashier	Esther B. Miller
Assistant Cashier	Lorraine Lloyd

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

Statement of June 30, 1979

Assets	(In Thousands)
Cash and Due from Depository Institutions	$ 1,170
U. S. Treasury Securities	3,777
Obligations of other U.S. Gov. Agencies & Corps.	595
Federal Reserve Stock and Corporate Stock	17
Federal Funds Sold and Securities Purchased	1,100
Loans - Net	3,510
Bank Premises, Furniture and Fixtures	219
Other Assets	10
TOTAL ASSETS	$ 10,398
LIABILITIES	
Demand Deposits of Indivs., Ptnshipt., & Corps.	$ 3,807
Time and Savings Deposits of Indivs., Ptnships., & Corps.	5,081
Deposits of United States Government	5
Deposits of States and Political Subdivisions	826
Certified and Officers' Checks	82
TOTAL DEPOSITS	9,801
(A) Total Demand Deposits	3,895
(B) Total Time & Savings Deposits	5,906
Other Liabilities	8
TOTAL LIABILITIES	$ 9,809
EQUITY CAPITAL	
Common Stock - Total Par Value	270
Surplus	286
Undivided Profits	33
TOTAL EQUITY CAPITAL	$ 589
TOTAL LIABILITIES & EQUITY CAPITAL	$ 10,398

Directors

Edward J. Bennett — Abele Minutella
Joseph F. Dayton — Michael A. Poppiti
Jesse W. Samluk

THE FIRST NATIONAL BANK OF FRANKFORD

MAIN STREET

FRANKFORD, DE 19945 SUSSEX COUNTY

ORGANIZED 1907

OFFICERS

PRESIDENT	HARRY H. DUKES, JR.
VICE PRESIDENT	JOHN S. TINGLE, JR.
CASHIER	J. L. HUMMER, JR.
ASSISTANT CASHIER	LILLIAN D. EVANS
ASSISTANT CASHIER	PEGGY W. TOOMEY
ASSISTANT CASHIER	HESTER L. HOLLOWAY

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1979

ASSETS	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	$ 878
U.S. TREASURY SECURITIES	49
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	260
FEDERAL RESERVE STOCK AND CORPORATE STOCK	21
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	1,400
LOANS - NET	7,882
BANK PREMISES, FURNITURE AND FIXTURES	111
REAL ESTATE OWNED OTHER THAN BANK PREMISES	16
TOTAL ASSETS	$ 10,617

LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 2,046
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		7,185
DEPOSITS OF UNITED STATES GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		31
CERTIFIED AND OFFICERS' CHECKS		37
TOTAL DEPOSITS	9,302	
(A) TOTAL DEMAND DEPOSITS	2,117	
(B) TOTAL TIME & SAVINGS DEPOSITS	7,185	
OTHER LIABILITIES		104
TOTAL LIABILITIES		$ 9,406

EQUITY CAPITAL	
COMMON STOCK - TOTAL PAR VALUE	$ 350
SURPLUS	350
UNDIVIDED PROFITS	461
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES	50
TOTAL EQUITY CAPITAL	$ 1,211
TOTAL LIABILITIES & EQUITY CAPITAL	$ 10,617

DIRECTORS

HERBERT CALHOUN	CALVIN C. MCCOMRICK
BERTHA E. C. DUKES	NANCY LEE SMOOT
HARRY H. DUKES, JR.	G. HARVEY TINGLE
RALPH L. HOLLOWAY	JOHN S. TINGLE, JR.
MARVEL L. LYNCH	RUSSELL F. WILGUS

THE FIRST NATIONAL BANK OF GEORGETOWN

RT. 113 & EDWARDS STREET

GEORGETOWN, DE 19947 P. O. BOX 484 SUSSEX COUNTY

ORGANIZED 1979

OFFICERS

CHAIRMAN OF THE BOARD	GERALD W. WILGUS
PRESIDENT & CHIEF EXECUTIVE OFFICER	GEORGE M. ANDERSON
VICE PRESIDENT & CASHIER	WILLIAM A. LUCKS
SECRETARY	BARBARA CHERRIX O'LEARY
ASSISTANT CASHIER	LYNDA A. STARKEY

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1979

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 285
U.S. TREASURY SECURITIES		962
FEDERAL RESERVE STOCK AND CORPORATE STOCK		35
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		350
LOANS - NET		178
BANK PREMISES, FURNITURE AND FIXTURES		84
OTHER ASSETS		22
TOTAL ASSETS		$ 1,916
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 202
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		548
DEPOSITS OF STATES & POLITICAL SUBDIVISIONS		25
CERTIFIED AND OFFICERS' CHECKS		40
TOTAL DEPOSITS	815	
(A) TOTAL DEMAND DEPOSITS	267	
(B) TOTAL TIME AND SAVINGS DEPOSITS	548	
OTHER LIABILITIES FOR BORROWED MONEY		30
OTHER LIABILITIES		3
TOTAL LIABILITIES		$ 848
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		$ 575
SURPLUS		575
UNDIVIDED PROFITS		(82)
TOTAL EQUITY CAPITAL		$ 1,068
TOTAL LIABILITIES & EQUITY CAPITAL		$ 1,916

DIRECTORS

EVERETT T. CONAWAY	FLOYD A. MEGEE
ROLAND L. DERRICKSON	RONALD T. MOORE
ROBERT L. HALBROOK	GORDON E. WOOD
H. WAYNE KRAEER	

THE FIRST NATIONAL BANK OF HARRINGTON

9 COMMERCE STREET

HARRINGTON, DE 19952 KENT COUNTY

ORGANIZED 1888

BRANCH

RT. 13 - CANTERBURY

OFFICERS

PRESIDENT	BENJAMIN HUGHES, JR.
VICE PRESIDENT	JOHN M. CURTIS
EXECUTIVE VICE PRESIDENT & CASHIER	DAVID G. JONES
ASSISTANT SECRETARY	JOAN E. QUILLEN
ASSISTANT CASHIER	FRANKLIN W. HENDRICKS
ASSISTANT CASHIER	JOYCE J. KIMMEY
ASSISTANT CASHIER	BEATRICE WRIGHT

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1979

ASSETS	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	$ 1,266
U. S. TREASURY SECURITIES	1,529
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	852
FEDERAL RESERVE STOCK AND CORPORATE STOCK	20
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	1,275
LOANS - NET	11,303
BANK PREMISES, FURNITURE AND FIXTURES	389
OTHER ASSETS	38
TOTAL ASSETS	$ 16,672

LIABILITIES		
DEMAND DEPOSITS OF INDIVIDUALS, PTNSHIPS., & CORPS.		$ 3,124
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		11,743
DEPOSITS OF STATES & POLITICAL SUBDIVISIONS		131
DEPOSITS OF COMMERCIAL BANKS		46
CERTIFIED AND OFFICERS' CHECKS		119
TOTAL DEPOSITS	15,163	
(A) TOTAL DEMAND DEPOSITS	3,385	
(B) TOTAL TIME & SAVINGS DEPOSITS	11,778	
INTEREST BEARING DEMAND NOTES ISSUED TO THE U.S. TREASURY		26
OTHER LIABILITIES		69
TOTAL LIABILITIES		$ 15,258
EQUITY CAPITAL		
COMMON STOCK		210
SURPLUS		470
UNDIVIDED PROFITS		733
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES		1
TOTAL EQUITY CAPITAL		$ 1,414
TOTAL LIABILITIES & EQUITY CAPITAL		$ 16,672

DIRECTORS

WILLIAM M. CHAMBERS, JR.	ERNEST E. KILLEN	WILLIAM W. SHAW, SR.
JOHN M. CURTIS	AMOS MINNER	DR. ROBERT H. SMITH
C. THARP HARRINGTON	ROBERT H. QUILLEN	FRANK THARP
BENJAMIN HUGHES, JR.	JOSEPH T. RICHARDSON	

THE FIRST NATIONAL BANK OF WILMINGTON

1800 West Fourth Street

WILMINGTON, DE 19805 — New Castle County

Organized 1963

BRANCH

2080 New Castle Avenue - New Castle

OFFICERS

President and Chief Executive Officer	Betty J. Lattanzio
Cashier	Walter P. Snyder
Vice President	Raymond J. Smith
Assistant Vice President	E. Sheila Berman
Assistant Cashier	Dorothy M. Williams

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

STATEMENT OF JUNE 30, 1979

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 2,994
U.S. Treasury Securities	1,546
Obligations of other U.S. Government Agencies & Corps.	1,103
Obligations of States and Political Subdivisions in U.S.	40
Other Bonds, Notes & Debentures	301
Federal Reserve Stock and Corporate Stock	23
Federal Funds Sold and Securities Purchased	3,000
Loans - Net	8,716
Bank Premises, Furniture and Fixtures	131
Other Assets	291
TOTAL ASSETS	$ 18,145
LIABILITIES	
Demand Deposits of Indivs., Ptnships., & Corps.	$ 3,462
Time and Savings Deposits of Indivs., Ptnships., & Corps.	10,646
Deposits of U.S. Government	31
Deposits of States and Political Subdivisions in U.S.	2,703
Certified and Officers' Checks	126
TOTAL DEPOSITS	16,968
(A) Total Demand Deposits	3,619
(B) Total Time and Savings Deposits	13,349
Other Liabilities	163
TOTAL LIABILITIES	$ 17,131
Subordinated Notes and Debentures	200
EQUITY CAPITAL	
Common Stock - Total Par Value	$ 500
Surplus	280
Undivided Profits	34
TOTAL EQUITY CAPITAL	$ 814
TOTAL LIABILITIES & EQUITY CAPITAL	$ 18,145

DIRECTORS

O. Francis Biondi, Betty J. Lattanzio, Edward J. Perrone, Harvey Porter, John P. Reale, David Ring, John W. Rollins, Jr.

THE FIRST NATIONAL BANK OF WYOMING

120 West Camden-Wyoming Avenue

WYOMING, DE 19934 — KENT COUNTY

Organized 1909

BRANCH

Governor's Avenue - Dover

OFFICERS

President & Chairman of Board	C. Fred Fifer
Vice President of Board	W. G. Davis
Cashier & Executive Vice President	H. Bernard Lynch
Assistant Vice President	Joseph E. Chippie
Assistant Cashier	Gloria Remus
Assistant Cashier	Mary E. Hurd
Assistant Cashier	Lois Walters
Assistant Cashier	Helen M. Dill
Assistant Cashier	Paul B. Hughes, Jr.

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,349
U. S. Treasury Securities		2,524
Obligations of other U.S. Gov. Agencies & Corps.		101
Obligations of States & Political Subdivisions in U.S.		1,776
Federal Reserve Stock and Corporate Stock		34
Loans - Net		18,396
Bank Premises, Furniture and Fixtures		499
Real Estate Owned other than Bank Premises		18
Other Assets		402
TOTAL ASSETS		$ 26,099
LIABILITIES		
Demand Deposits of Individuals, Ptnships., & Corps.		$ 6,020
Time and Savings Deposits of Indivs., Ptnships., & Corps.		16,272
Deposits of U. S. Government		7
Deposits of States and Political Subdivisions in U.S.		64
Certified and Officers' Checks		113
TOTAL DEPOSITS	22,476	
(A) Total Demand Deposits	6,158	
(B) Total Time & Savings Deposits	16,318	
Interest Bearing Demand Notes		102
Other Liabilities for Borrowed Money		589
Other Liabilities		373
TOTAL LIABILITIES		$ 23,540
EQUITY CAPITAL		
Common Stock - Total Par Value		$ 563
Surplus		562
Undivided Profits		1,356
Reserve for Contingencies and other Capital Reserves		78
TOTAL EQUITY CAPITAL		$ 2,559
TOTAL LIABILITIES & EQUITY CAPITAL		$ 26,099

DIRECTORS

Harold L. Bennett	Joseph Jackewicz
W. G. Davis	H. Bernard Lynch
William A. Dawson	Peter Nechay
C. Fred Fifer	F. Hazel Roe (Emeritus)

COMPARATIVE CONSOLIDATED STATEMENT
OF
STATE-CHARTERED
SAVINGS/BUILDING AND LOAN
ASSOCIATIONS

COMPARATIVE CONSOLIDATED STATEMENT OF
STATE-CHARTERED SAVINGS/BUILDING & LOAN ASSOCIATIONS
AS OF JUNE 30, 1979 AND JUNE 30, 1978

	6-30-79	6-30-78	INCREASE (DECREASE)
NUMBER OF ASSOCIATIONS AND BRANCHES	17	18	(1)
ASSETS			
FIRST MORTGAGE LOANS	$68,907,965	$65,032,193	$ 3,875,772
OTHER LOANS	2,059,858	1,691,390	368,468
REAL ESTATE SOLD ON CONTRACT	---	---	---
OTHER REAL ESTATE OWNED	130,898	---	130,898
U.S. GOVERNMENT OBLIGATIONS	1,025,228	1,170,248	(145,020)
OTHER INVESTMENTS	2,231,293	3,218,901	(687,608)
CASH ON HAND AND IN BANKS	814,886	800,666	14,220
FIXED ASSETS	817,435	773,092	44,343
OTHER ASSETS	1,184,793	917,633	267,160
TOTAL ASSETS	$77,472,356	$73,604,123	$ 3,868,233
LIABILITIES			
INSTALLMENT STOCK DUES (SERIAL SHARES)	$ 2,688,813	$ 3,233,453	$ (544,640)
EARNINGS APPORTIONED	695,945	809,715	(113,770)
FULL PAID STOCK	7,764,500	5,446,335	2,318,165
INSTALLMENT FULL PAID STOCK	20,285,053	23,210,401	(2,925,348)
UNDIVIDED PROFITS	1,327,568	1,321,407	6,161
OTHER CAPITAL ACCOUNTS	31,436,738	28,318,472	3,118,266
TOTAL CAPITAL	64,198,617	62,339,783	1,858,834
BORROWED MONEY	7,078,350	5,248,190	1,830,160
LOANS IN PROCESS	698,205	1,060,547	(362,342)
OTHER LIABILITIES	1,798,249	1,433,025	365,224
SPECIFIC RESERVES	1,210,348	1,290,489	(80,141)
GENERAL RESERVES	2,488,587	2,232,089	256,498
TOTAL LIABILITIES	$77,472,356	$73,604,123	$ 3,868,233

STATEMENTS
OF
STATE-CHARTERED
SAVINGS/BUILDING AND LOAN
ASSOCIATIONS

ARDEN BUILDING & LOAN ASSOCIATION

2111 Orleans Road

ARDEN, DE 19810 — NEW CASTLE COUNTY

Organized 1917

OFFICERS

President	Leon Tanzer
Vice President	Richard Florschutz
Secretary-Treasurer	Rae F. Gerstine
Attorney	Joseph Green

STATEMENT OF JUNE 30, 1979

ASSETS		
First Mortgage Loans		$ 164,369
Cash on Hand and in Banks		11,884
TOTAL ASSETS		$ 176,253
LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		$ 48,840
Earnings Apportioned (Distributed)		14,921
Full Paid Stock		74,700
Undivided Profits (Including Current Earnings not Distributed)		4,262
TOTAL CAPITAL	$ 142,723	
Other Liabilities		2,146
Reserve for Losses on Loans		11,499
Reserve for Contingencies		19,885
TOTAL LIABILITIES		$ 176,253
Number of Serial Shares Outstanding (Par Value $200)		560
Number of Full Paid Shares Outstanding (Par Value $100)		747

DIRECTORS

Sylvia Abramson
Joseph Bell
Richard Florschutz
Rae F. Gerstine
Joseph Green
Richard Lebeis
Harry A. Rich
Wilbur Smith
Arthur E. Stevenson
Leon Tanzer

Kathleen Worth

BRIDGEVILLE BUILDING & LOAN ASSOCIATION

200 Market Street

BRIDGEVILLE, DE 19933 — SUSSEX COUNTY

Organized 1924

OFFICERS

President	Thomas J. Gray, Jr.
Vice President	Ralph E. Davis
Secretary & Treasurer	F. Joseph Willey

STATEMENT OF JUNE 30, 1979

ASSETS	
First Mortgage Loans	$ 1,262,398
Other Loans	53,495
Other Real Estate Owned	5,000
U.S. Government Obligations	65,597
Cash on Hand and in Banks	19,599
Other Assets	6,404
TOTAL ASSETS	$ 1,412,993

LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)	$	159,898
Full Paid Stock		1,028,900
Undivided Profits (Including Current Earnings not Distributed)		19,410
TOTAL CAPITAL	$ 1,208,208	
Borrowed Money		35,000
Other Liabilities		60,777
Reserve for Losses on Loans		75,000
Reserve for Contingencies		34,008
TOTAL LIABILITIES		$ 1,412,993

Number of Serial Shares Outstanding (Par Value $200)	2,720
Number of Full Paid Shares Outstanding (Par Value $100)	10,289

DIRECTORS

Ralph E. Davis	Edwin L. Layton
Thomas J. Gray, Jr.	Donald L. Melson
Richard W. Harris	Norman G. Powell
Robert B. Hopkins	F. Joseph Willey

CLAYTON SAVINGS & LOAN ASSOCIATION

219 Clayton Avenue

Clayton, DE 19938 — Kent County

Organized 1885

OFFICERS

President	Julian H. Dunning
Vice President	John E. Knight, Jr.
Treasurer	Edward E. Hurd
Secretary	Earl Ely

STATEMENT OF JUNE 30, 1979

ASSETS		
First Mortgage Loans		$ 259,777
Other Loans		8,370
Cash on Hand and in Banks		55,349
Fixed Assets (Net of Depreciation)		61
Other Assets		134
TOTAL ASSETS		$ 323,691
LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		$ 202,330
Earnings Apportioned (Distributed)		52,481
Undivided Profits (Including Current Earnings not Distributed)		1,414
TOTAL CAPITAL	$ 256,225	
Borrowed Money		50,000
Reserve for Contingencies		17,466
TOTAL LIABILITIES		$ 323,691
Number of Serial Shares Outstanding (Par Value $200)		2,833

DIRECTORS

Julian H. Dunning
Earl Ely
James R. Ford
Elmer T. Gove
Edward E. Hurd
John E. Knight, Jr.
Richard M. Moor
Bryce R. Nash
Alan R. Neal
Pauline M. Wemple

COMMUNITY BUILDING & LOAN ASSOCIATION

P.O. Box 11

CAMDEN, DE 19934 — KENT COUNTY

ORGANIZED 1923

OFFICERS

PRESIDENT	WILLIAM A. DAWSON
VICE PRESIDENT	M. FRANCES EVANS
SECRETARY & TREASURER	CHARLES E. LISTER

STATEMENT OF JUNE 30, 1979

ASSETS	
FIRST MORTGAGE LOANS	$ 106,824
CASH ON HAND AND IN BANKS	32,064
TOTAL ASSETS	$ 138,888

LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 96,110
EARNINGS APPORTIONED (DISTRIBUTED)		27,052
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		1,824
TOTAL CAPITAL	$124,986	
RESERVE FOR CONTINGENCIES		$ 13,902
TOTAL LIABILITIES		$ 138,888
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $100)		2,610

DIRECTORS

JAMES R. BENNETT	M. FRANCES EVANS
FREDERIC W. BROWN	CHARLES E. LISTER
CALEB BURCHENAL	RALPH LORD
WILLIAM DAWSON	JAMES RICHARDSON

ROBERT T. WAGNER

DELAWARE CITY BUILDING & LOAN ASSOCIATION

SECOND AND CLINTON STREETS

DELAWARE CITY, DE 19706 — NEW CASTLE COUNTY

ORGANIZED 1888

OFFICERS

PRESIDENT	FRANK M. DERRICKSON
VICE PRESIDENT	ROBERT A. BECK
SECRETARY & ASSISTANT TREASURER	DAVID A. EASTBURN
TREASURER	WILLIAM J. BECK
ASSISTANT SECRETARY	ANNA G. WILSON

STATEMENT OF JUNE 30, 1979

ASSETS

FIRST MORTGAGE LOANS	$ 629,144
OTHER LOANS	4,100
OTHER REAL ESTATE OWNED	9,286
OTHER INVESTMENTS	19,536
CASH ON HAND AND IN BANKS	17,178
FIXED ASSETS (NET OF DEPRECIATION)	110
OTHER ASSETS	8,111
TOTAL ASSETS	$ 687,465

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	$ 293,671
EARNINGS APPORTIONED (DISTRIBUTED)	85,937
FULL PAID STOCK	184,200
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	25,964
TOTAL CAPITAL $589,772	
OTHER LIABILITIES	3,710
RESERVE FOR LOSSES ON LOANS	50,480
RESERVE FOR CONTINGENCIES	43,503
TOTAL LIABILITIES	$ 687,465
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	3,655
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $50)	3,684

DIRECTORS

ROBERT A. BECK
WILLIAM J. BECK
FRANK M. DERRICKSON
DAVID A. EASTBURN
RAYMOND A. ELLIOTT
WARNER T. FORAKER
H. BAILEY LESTER, JR.
H. BLAINE MONEY, JR.
D. L. MONEY, JR.
LEWIS W. WALKER
PATRICIA A. WILSON

DELAWARE SAVINGS & LOAN ASSOCIATION

921 Orange Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1921

BRANCHES

Middletown — Prices Corner

OFFICERS

Chairman of the Board	Edward A. Beacom
President & Secretary	Ronald W. Bevan
First Vice President	Robert C. Barlow
Vice President & Assistant Treasurer	Robert W. Tadman, III
Treasurer	J. Arthur Larson

Member of the Federal Home Loan Bank
Member of the Federal Savings and Loan Insurance Corp.

STATEMENT OF JUNE 30, 1979

ASSETS		
First Mortgage Loans		$ 24,384,843
Other Loans		448,249
Other Real Estate Owned		116,612
U. S. Government Obligations		624,500
Other Investments		650,000
Cash on Hand and in Banks		91,230
Fixed Assets (Net of Depreciation)		319,479
Other Assets		766,919
TOTAL ASSETS		$ 27,901,832
LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		$ 44,342
Earnings Apportioned (Distributed)		20,211
Full Paid Stock		107,750
Installment Full Paid Stock		6,849,415
Undivided Profits (Including Current Earnings not Distributed)		229,978
Other Capital Accounts		15,811,415
TOTAL CAPITAL	$ 23,063,111	
Borrowed Money		3,158,800
Loans in Process		501,380
Other Liabilities		226,469
Reserve for Losses on Loans		29,040
Reserve for Contingencies		923,032
TOTAL LIABILITIES		$ 27,901,832
Number of Serial Shares Outstanding (Par Value $400)		67
Number of Serial Shares Outstanding (Par Value $200)		210
Number of Full Paid Shares Outstanding (Par Value $50)		2,155

DIRECTORS

Robert C. Barlow	John E. Healy II
Edward A. Beacom	W. Reese Hitchens
Wilmer Bouchelle	J. Arthur Larson
Joseph J. Breen	William G. Moeckel
Joseph W. Brosius	Charles Money
Bernard J. Daney	Francis A. Sidowski
Lewis M. Hagerty	John E. Sly
Calvin J. Harris	

GREENWOOD BUILDING & LOAN ASSOCIATION

WEST MARKET STREET

GREENWOOD, DE 19950 — SUSSEX COUNTY

ORGANIZED 1920

OFFICERS

PRESIDENT	NELSON W. MEREDITH
VICE PRESIDENT	CHARLES F. JONES
SECRETARY & TREASURER	CRAIG E. PRETTYMAN
ASSISTANT SECRETARY & TREASURER	CHARLES H. CONAWAY

STATEMENT OF JUNE 30, 1979

ASSETS		
FIRST MORTGAGE LOANS		$ 1,448,531
OTHER LOANS		79,450
CASH ON HAND AND IN BANKS		3,505
FIXED ASSETS (NET OF DEPRECIATION)		923
OTHER ASSETS		5,322
TOTAL ASSETS		$ 1,537,731
LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 227,471
EARNINGS APPORTIONED (DISTRIBUTED)		71,784
FULL PAID STOCK		937,800
TOTAL CAPITAL	$ 1,237,055	
BORROWED MONEY		161,000
OTHER LIABILITIES		55,018
RESERVE FOR LOSSES ON LOANS		3,256
RESERVE FOR CONTINGENCIES		81,402
TOTAL LIABILITIES		$ 1,537,731
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $100)		5,682
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $100)		9,378

DIRECTORS

CHARLES H. CONAWAY — R. GERALD PEARSON
CHARLES F. JONES — HENRY W. PETERS
LAIRD KRATZ — CRAIG E. PRETTYMAN
NELSON W. MEREDITH — ROBERT O. SCHROCK
ALFRED R. SMITH

KOSCIUSZKO SAVINGS & LOAN ASSOCIATION

600 South Harrison Street

WILMINGTON, DE 19805 — NEW CASTLE COUNTY

Organized 1911

OFFICERS

President	Dr. Peter P. Potocki
Vice President	Wentzell T. Jablonski
Vice President	Raymond S. Babiarz, Jr.
Secretary & Treasurer	Stanley Pietluch
Assistant Secretary	Eleanor J. White

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1979

ASSETS		
First Mortgage Loans		$ 6,215,707
Other Loans		132,618
U.S. Government Obligations		100,049
Cash on Hand and in Banks		290,184
Fixed Assets (Net of Depreciation)		102,778
Other Assets		194,312
TOTAL ASSETS		$ 7,035,648
LIABILITIES		
Full Paid Stock		$ 2,771,000
Installment Full Paid Stock		2,875,403
Undivided Profits (Including Current Earnings not distributed)		58,906
TOTAL CAPITAL	$5,705,309	
Borrowed Money		650,000
Loans in Process		45,025
Other Liabilities		152,249
Reserve for Losses on Loans		292,175
Reserve for Contingencies		190,890
TOTAL LIABILITIES		$ 7,035,648
Number of Installment Full Paid Shares Outstanding (Par Value $200)		1,437
Number of Full Paid Shares Outstanding (Par Value $100)		27,710

DIRECTORS

John E. Babiarz
Wentzell J. Jablonski
Sigmund Klosiewicz
William J. Kryspin
Joseph M. Kwiatkowski
Frank Mlynarczyk
Stanley Pietluch
Dr. Peter P. Potocki
Stephen J. Stevens
John F. Yasik, Jr.

LEWES & REHOBOTH BUILDING & LOAN ASSOCIATION

342 SAVANNAH ROAD

LEWES, DE 19958 — SUSSEX COUNTY

ORGANIZED 1925

OFFICERS

PRESIDENT	CLAUDE W. HUDSON
VICE PRESIDENT	WILSON M. CULLUM
EXECUTIVE VICE PRESIDENT	H. EDWARD MAULL, SR.
TREASURER	WILLIAM A. JOSEPH
SECRETARY	CHARLES T. MELSON, JR.
ASSISTANT SECRETARY	CHARLES T. MELSON, III
SOLICITOR	MAULL & MAULL

STATEMENT OF JUNE 30, 1979

ASSETS	
FIRST MORTGAGE LOANS	$ 760,913
OTHER LOANS	18,755
CASH ON HAND AND IN BANKS	5,432
FIXED ASSETS (NET OF DEPRECIATION)	1
OTHER ASSETS	246
TOTAL ASSETS	$ 785,347

LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 267,045
EARNINGS APPORTIONED (DISTRIBUTED)		68,724
FULL PAID STOCK		165,200
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		2,786
TOTAL CAPITAL	$503,755	
BORROWED MONEY		221,450
OTHER LIABILITIES		4,682
RESERVE FOR CONTINGENCIES		55,460
TOTAL LIABILITIES		$ 785,347

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	3,630
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200)	826

DIRECTORS

SANFORD G. CLIFTON
BAYARD V. COULTER
WILSON M. CULLUM
WILLIAM J. DOWNS
HARRY L. FISHER
CLAUDE W. HUDSON
R. MARVIN INGRAM
WILLIAM A. JOSEPH
HARRY W. LEWIS
H. EDWARD MAULL, SR.
CHARLES T. MELSON, JR.
CHARLES T. MELSON, III
DENNARD F. QUILLEN
WILLIAM J. THOROUGHGOOD

MARSHALLTON SAVINGS AND LOAN ASSOCIATION

1815 Newport Gap Pike

WILMINGTON, DE 19808 — NEW CASTLE COUNTY

Organized 1922

OFFICERS

Honorary Chairman of Board	Powell M. Ford
President	Robert P. MacLary
1st Vice President	Harry G. Kendall
2nd Vice President	Robert W. MacLary
Treasurer	Benjamin F. Lloyd, Jr.
Secretary	Concetta R. Allen
Attorney	W. Reese Hitchens

Member of the Federal Home Loan Bank

STATEMENT OF JUNE 30, 1979

ASSETS	
First Mortgage Loans	$ 3,111,784
Other Loans	138,030
U.S. Government Obligations	235,082
Other Investments	32,000
Cash on Hand and in Banks	60,538
Fixed Assets (Net of Depreciation)	157,415
Other Assets	4,419
TOTAL ASSETS	$ 3,739,268

LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		612,765
Earnings Apportioned (Distributed)		141,497
Full Paid Stock		1,620,100
Installment Full Paid Stock		829,193
Undivided Profits (Including Current Earnings not distributed)		88,435
TOTAL CAPITAL	$ 3,291,990	
Loans in Process		70,000
Other Liabilities		3,818
Reserve for Losses on Loans		215,043
Reserve for Contingencies		158,417
TOTAL LIABILITIES		$ 3,739,268
Number of Serial Shares Outstanding (Par Value 200)		7,927
Number of Full Paid Shares Outstanding (Par Value $100 & $1,000)		16,477

DIRECTORS

Powell M. Ford
William R. Hitchens, Jr.
Thomas M. Hollingsworth
Harry G. Kendall
John W. Kendall
Benjamin F. Lloyd, Sr.
Benjamin F. Lloyd, Jr.
Robert P. MacLary
Robert W. MacLary
Wilson Powell
William J. Woodward

MILFORD BUILDING & LOAN ASSOCIATION

10 N.W. FRONT STREET

MILFORD, DE 19963

KENT COUNTY

ORGANIZED 1869

OFFICERS

PRESIDENT	CALVERT A. MORGAN
VICE PRESIDENT	DOLPHUS B. WILKINS
SECRETARY	J. WILLIAM WELLS
TREASURER	ROY B. KEMP, JR.

STATEMENT OF JUNE 30, 1979

ASSETS	
FIRST MORTGAGE LOANS	$ 950,870
OTHER INVESTMENTS	146,439
CASH ON HAND AND IN BANKS	15,329
FIXED ASSETS (NET OF DEPRECIATION)	1
OTHER ASSETS	2,055
TOTAL ASSETS	$ 1,114,694

LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	$ 222,363	
EARNINGS APPORTIONED (DISTRIBUTED)	71,669	
FULL PAID STOCK	711,800	
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	26,552	
TOTAL CAPITAL	$1,032,384	
OTHER LIABILITIES		169
RESERVE FOR CONTINGENCIES		82,141
TOTAL LIABILITIES		$ 1,114,694

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	3,727
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200)	3,559

DIRECTORS

DR. JOHN B. BAKER
DAVID A. CLEMENTS, JR.
R. CALVIN CLENDANIEL
DR. ROBERT EMORY
ROY B. KEMP, JR.
RUSSELL KIRBY
RAYMOND W. MASTEN
CALVERT A. MORGAN
WILLIS ROGERS
MYRON C. WARREN
J. WILLIAM WELLS
DOLPHUS B. WILKINS

MILTON BUILDING & LOAN ASSOCIATION

P. O. Box 171

MILTON, DE 19968 SUSSEX COUNTY

ORGANIZED 1923

OFFICERS

PRESIDENT	RALPH DICKERSON
VICE PRESIDENT	ARTHUR DORMAN
SECRETARY	ANNA C. JOHNSON
TREASURER	LEIGHTON RICHARDS

STATEMENT OF JUNE 30, 1979

ASSETS		
FIRST MORTGAGE LOANS		$ 93,400
OTHER LOANS		7,302
CASH ON HAND AND IN BANKS		8,282
OTHER ASSETS		1,392
TOTAL ASSETS		$110,376
LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 71,825
EARNINGS APPORTIONED (DISTRIBUTED)		18,065
FULL PAID STOCK		11,400
TOTAL CAPITAL	$ 101,290	
OTHER LIABILITIES		132
RESERVE FOR CONTINGENCIES		8,954
TOTAL LIABILITIES		$110,376
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)		973
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200)		57

DIRECTORS

RALPH DICKERSON ARTHUR DORMAN

DAVID DONOVAN LEIGHTON RICHARDS

ELWOOD WARRINGTON

NEWPORT BUILDING & LOAN ASSOCIATION

NEWPORT, DE 19804 — 17 North James Street — NEW CASTLE COUNTY

Organized 1869

OFFICERS

President	A. R. Ross
Vice President	John S. Hanna, Jr.
Financial Secretary	William B. Hambleton
Treasurer	John C. Townsend, Jr.
Assistant Treasurer	Garrett Abele
Recording Secretary & Clerk	Ida Smith
Attorney	Keith & Koffenberger

STATEMENT OF JUNE 30, 1979

ASSETS		
First Mortgage Loans		$ 289,386
Other Loans		12,023
Other Investments		11,618
Cash on Hand and in Banks		2,521
Other Assets		361
TOTAL ASSETS		$ 315,909
LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		$ 190,711
Earnings Apportioned (Distributed)		53,311
Full Paid Stock		12,350
Installment Full Paid Stock		6,895
Undivided Profits (Including Current Earnings not Distributed)		2,925
TOTAL CAPITAL	$ 267,192	
Borrowed Money		20,000
Other Liabilities		6,294
Reserve for Contingencies		22,423
TOTAL LIABILITIES		$ 315,909
Number of Serial Shares Outstanding (Par Value $200)		2,756
Number of Full Paid Shares Outstanding (Par Value $50)		267

DIRECTORS

Garrett Abele
George C. Charnick
J. V. Dyer
William B. Hambleton
John S. Hanna, Jr.
Horace O. Ingram
Galen W. Jordin
Thomas M. Keith
A. R. Ross
Henry F. Seeds
John M. Smiley
Ida Smith
John C. Townsend, Jr.

NINTH WARD SAVINGS & LOAN ASSOCIATION

400 DELAWARE AVENUE

WILMINGTON, DE 19801

NEW CASTLE COUNTY

ORGANIZED 1922

OFFICERS

PRESIDENT	J. BAYARD CLOUD
VICE PRESIDENT	ERNEST J. PEOPLES
SECRETARY & TREASURER	GEORGE N. COLE
ASSISTANT SECRETARY & TREASURER	DORIS A. DOUGHERTY
ASSISTANT SECRETARY & TREASURER	DAVID A. JONES
CONTROLLER	RONALD P. CROUCH

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1979

ASSETS

FIRST MORTGAGE LOANS	$ 28,379,019
OTHER LOANS	1,156,766
OTHER INVESTMENTS	1,671,700
CASH ON HAND AND IN BANKS	198,650
FIXED ASSETS (NET OF DEPRECIATION)	236,667
OTHER ASSETS	195,118
TOTAL ASSETS	$ 31,837,920

LIABILITIES

FULL PAID STOCK	$	138,300
INSTALLMENT FULL PAID STOCK		9,724,147
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		859,226
OTHER CAPITAL ACCOUNTS		15,620,518
TOTAL CAPITAL	$26,342,191	
BORROWED MONEY		2,782,100
LOANS IN PROCESS		81,800
OTHER LIABILITIES		1,282,687
RESERVE FOR LOSSES ON LOANS		518,276
RESERVE FOR CONTINGENCIES		830,866
TOTAL LIABILITIES	$	31,837,920
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $50)		2,766

DIRECTORS

J. BAYARD CLOUD
THOMAS B. CLOUD
GEORGE N. COLE
LOUIS J. D'ONOFRIO
ROBERT F. KLIPPEL
ERNEST J. PEOPLES, JR.
NICHOLAS VOURAS
WILLIAM F. WEBB

TOWNSEND BUILDING & LOAN ASSOCIATION

P. O. Box 48

TOWNSEND, DE 19734 — NEW CASTLE COUNTY

ORGANIZED 1914

OFFICERS

PRESIDENT	JOHN W. DUKES
VICE PRESIDENT	JOHN W. GUESSFORD
SECRETARY	ROSE-JEAN COCHRAN
TREASURER	A. WOODALL COCHRAN
ASSISTANT TREASURER	JESSE F. WATSON

STATEMENT OF JUNE 30, 1979

ASSETS		
FIRST MORTGAGE LOANS		$ 350,500
OTHER LOANS		700
CASH ON HAND AND IN BANKS		3,141
TOTAL ASSETS		$ 354,341
LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 251,442
EARNINGS APPORTIONED (DISTRIBUTED)		70,293
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		5,886
OTHER CAPITAL ACCOUNTS		4,805
TOTAL CAPITAL	$332,426	
OTHER LIABILITIES		98
RESERVE FOR LOSSES ON LOANS		15,579
RESERVE FOR CONTINGENCIES		6,238
TOTAL LIABILITIES		$ 354,341
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)		3,740

DIRECTORS

JULIAN A. BROWN
A. WOODALL COCHRAN
JOHN W. DUKES
JOHN W. GUESSFORD
JESSE F. WATSON
WILLIAM A. HEINOLD
JAMES A. LEE
WOODROW McDONALD
GEORGE B. SCHREPPLER, JR.

COMPARATIVE
CONSOLIDATED STATEMENT
OF
FEDERALLY-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS

COMPARATIVE CONSOLIDATED STATEMENT OF
FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AS OF JUNE 30, 1979 AND JUNE 30, 1978

	6/30/79 (In Thousands)	6/30/78 (In Thousands)	Increase (Decrease)
Number of Associations & Branches	12	11	1
ASSETS:			
First Mortgage Loans	$180,370	$165,066	$15,304
Other Loans	2,268	1,483	785
Real Estate Sold on Contract	—	1	(1)
Other Real Estate Owned	37	33	4
U. S. Government Obligations	9,868	9,433	435
Other Investments	4,541	2,575	1,966
Cash on Hand and in Banks	516	1,473	(957)
Fixed Assets	2,102	2,011	91
Other Assets	3,022	5,083	(2,061)
TOTAL ASSETS:	$202,724	$187,158	$15,566
LIABILITIES:			
Undivided Profits (Including Current Earnings not distributed)	5,566	1,356	4,210
Other Capital Accounts	158,086	159,505	(1,419)
TOTAL CAPITAL:	163,652	160,861	2,791
Borrowed Money	25,714	14,424	11,290
Loans in Process	3,383	3,583	(200)
Other Liabilities	5,666	4,354	1,312
Specific Reserves	4,252	3,875	377
General Reserves	57	61	(4)
TOTAL LIABILITIES:	$202,724	$187,158	$15,566

STATEMENTS
OF
FEDERALLY-CHARTERED
SAVINGS AND LOAN ASSOCIATION

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF NEW CASTLE COUNTY

One Customs House Square

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1938

BRANCHES

Branmar Plaza — Newark — Mill Creek — Triangle Mall

Talleyville — 309 Shipley Street

OFFICERS

President	John F. Halloran
Executive Vice President	Earl H. Loomis
Vice President and Treasurer	Raymond C. Hitch
Vice President and Secretary	Donald R. Werkheiser
Assistant Secretary-Assistant Treasurer	Mary J. Keogh
Assistant Secretary	Anna May Gavin
Assistant Treasurer	Paul Biddle, Jr.
Assistant Treasurer	Jane M. Finerty
Assistant Treasurer	Sylvester Legutko
Assistant Treasurer	Lillian Bagley
Assistant Treasurer	May Ann Lambert

Member of the Federal Home Loan Bank

Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1979

ASSETS		(In Thousands)
First Mortgage Loans		$ 120,665
Other Loans		1,024
Other Real Estate Owned		37
U.S. Government Obligations		7,318
Other Investments		3,391
Cash on Hand and in Banks		201
Fixed Assets (Net of Depreciation)		1,285
Other Assets		1,821
TOTAL ASSETS		$ 135,742
LIABILITIES		
Undivided Profits (Including Current Earnings not Distributed)		$ 4,695
Other Capital Accounts		100,787
TOTAL CAPITAL	$ 105,482	
Borrowed Money		20,969
Loans in Process		3,345
Other Liabilities		3,950
Reserve for Losses on Loans		1,942
Reserve for Contingencies		54
TOTAL LIABILITIES		$ 135,742

DIRECTORS

William A. Haddock, Jr.	H. David Lunger
John F. Halloran	Frank T. Lynch
Richard I.G. Jones, Esq.	Charles B. Reeder
Leonard C. Kiesling	Paul D. Rossiter
Earl H. Loomis	William A. Welsh

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF WILMINGTON

201 West Ninth Street

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1912

BRANCHES

2207 Concord Pike, Wilmington
10 Brewster Drive, Newark
12 Community Plaza, New Castle
214 South State St., Dover

OFFICERS

Chairman of Board	Sidney Laub
President	Arthur C. Annone
Executive Vice President & Treasurer	Harold J. Kruger
Vice President	Charles E. Mendinhall, Jr.
Vice President	E. Drew Sikorski
Vice President	Charles W. Brynes, Jr.
Secretary	Alice M. Brock
Assistant Treasurer	William A. Wardell, Jr.
Assistant Secretary	Marion L. Ryan

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1979

ASSETS	(In Thousands)
First Mortgage Loans	$ 59,705
Other Loans	1,244
U.S. Government Obligations	2,550
Other Investments	1,150
Cash on Hand and in Banks	315
Fixed Assets (Net of Depreciation)	817
Other Assets	1,201
TOTAL ASSETS	$ 66,982

LIABILITIES		
Undivided Profits (Including Current Earnings not Distributed)		$ 871
Other Capital Accounts		57,299
TOTAL CAPITAL	$ 58,170	
Borrowed Money		4,745
Loans in Process		38
Other Liabilities		1,716
Reserve for Losses on Loans		2,310
Reserve for Contingencies		3
TOTAL LIABILITIES		$ 66,982

DIRECTORS

Arthur C. Annone
Lewis S. Black, Jr.
Robert H. Bolling, Jr.
Arthur A. Carota
Samuel F. Keil
Harold J. Kruger
Sidney Laub
Martin G. Mand
Andrew L. Miller
Howard A. Miller
Sol Toumarkine
Benjamin Vinton, Jr.

LISTING
OF
REGISTERED SMALL LOAN
COMPANIES

REGISTERED SMALL LOAN COMPANIES

ALLSTATE ENTERPRISES FINANCIAL CORPORATION	3411 SILVERSIDE RD,WILMINGTON 19810
AMERICAN FINANCE CORPORATION OF KENT COUNTY	RODNEY VILLAGE, DOVER 19901
AMERICAN FINANCE CORPORATION OF LAUREL	STEIN HIGHWAY & ATLANTA RD., SEAFORD 19973
AMERICAN FINANCE CORPORATION OF MILFORD	243 N. E. FRONT STREET, MILFORD 19963
AMERICAN FINANCE CORPORATION OF MILLSBORO	213 MAIN STREET, MILLSBORO 19966
AMERICAN FINANCE CORPORATION OF NEW CASTLE COUNTY	2421 KIRKWOOD HIGHWAY, WILMINGTON 19805
AMERICAN FINANCE CORPORATION OF NEWARK	1007 S. COLLEGE AVE., PT. SH., NEWARK 19711
AMERICAN FINANCE CORPORATION OF WILMINGTON	1040 TRIANGLE MALL, NEW CASTLE 19720
ASSOCIATES FINANCIAL SERVICES CO. OF DEL., INC.	2600 A KIRKWOOD HIGHWAY, WILMINGTON 19805
ASSOCIATES FINANCIAL SERVICES CO. OF DOVER, INC.	435 N. DUPONT HIGHWAY, DOVER 19901
ASSOCIATES FINANCIAL SERVICES CO. OF NEW CASTLE	1509 DUPONT HIGHWAY, NEW CASTLE 19720
ASSOCIATES FINANCIAL SERVICES CO. OF NEWARK, INC.	150 EAST MAIN STREET, NEWARK 19711
ASSOCIATES FINANCIAL SERVICES CO. OF WILM., INC.	1205 CONCORD PIKE, WILMINGTON 19803
ASSOCIATES FINANCIAL SERVICES CO. OF N. WILM., INC.	729 PHILADELPHIA PIKE, WILMINGTON 19809
AVCO FINANCIAL SERVICES OF DOVER, INC.	363 SOUTH GOVERNORS AVE., DOVER 19901
AVCO FINANCIAL SERVICES OF MILFORD, INC.	40 NORTH WALNUT STREET, MILFORD 19963
AVCO FINANCIAL SERVICES OF NEW CASTLE, INC.	191 CHRISTIANNA RD., SUITE 6, NEW CASTLE 19720
AVCO FINANCIAL SERVICES OF NEWARK, INC.	170 EAST MAIN STREET, NEWARK 19711
AVCO FINANCIAL SERVICES OF WEST WILMINGTON, INC.	4705 KIRKWOOD HWY., WILMINGTON 19808
AVCO FINANCIAL SERVICES OF WILMINGTON, INC.	410 MARKET STREET, WILMINGTON 19801
AVCO FINANCIAL SERVICES OF N. WILM., INC.	1912 MARSH ROAD, WILMINGTON 19803
BENEFICIAL FINANCE COMPANY OF DOVER, DELAWARE	464 NORTH DUPONT HIGHWAY, DOVER 19901
BENEFICIAL FINANCE COMPANY OF NEW CASTLE COUNTY	301 EAST LEA BOULEVARD, WILMINGTON 19802
BENEFICIAL FINANCE COMPANY OF NEWARK, DELAWARE	CHESTNUT HILL RD. & MARROWS, NEWARK 19711
BENEFICIAL FINANCE COMPANY OF WILMINGTON, DE	4520 KIRKWOOD HIGHWAY, WILMINGTON 19808
BLAZER FINANCIAL SERVICES, INC.	34 TRI-STATE MALL, I-95, CLAYMON 19703
BLAZER FINANCIAL SERVICES, INC. OF DELAWARE	115 LOOCKERMAN STREET, DOVER 19901
BLAZER FINANCIAL SERVICES, INC. OF MILFORD	25 NORTH WALNUT STREET, MILFORD 19963
BLAZER FINANCIAL SERVICES, INC. OF NEW CASTLE COUNTY	207C NEW CASTLE AVENUE, NEW CASTLE 19720
BLAZER FINANCIAL SERVICES, INC. OF NEWARK	45 EAST MAIN STREET, NEWARK 19711
BLAZER FINANCIAL SERVICES, INC. OF WILMINGTON	811 ORANGE STREET, WILMINGTON 19801
C.I.T. FINANCIAL SERVICES, INC. OF DELAWARE	PARKWAY PLAZA, RT. 13, NEW CASTLE 19720
C.I.T. FINANCIAL SERVICES, INC. OF DEL., NO. 2	309 NORMAN A. CARLSON HIGHWAY, SEAFORD 19973
C.I.T. FINANCIAL SERVICES, INC. OF DEL., NO. 3	4941 A KIRKWOOD HWY., WILMINGTON 19808
C.I.T. FINANCIAL SERVICES, INC. OF DEL., NO. 4	500 N. DUPONT HIGHWAY, DOVER 19901
COMMERCIAL CREDIT PLAN, INCORPORATED	130 ASTRO CENTER, NEWARK 19711
COMMERCIAL CREDIT PLAN, INCORPORATED OF GEORGETOWN	13 EAST MARKET STREET, GEORGETOWN 19947
COUNTY LOAN COMPANY	MAIN STREET, MILLSBORO 19966
DISCOUNT AND CREDIT CORPORATION	905 NEWPORT PIKE, NEWPORT 19804
DISCOUNT AND CREDIT FAIRFAX, INC.	2005 CONCORD PIKE, WILMINGTON 19803
DISCOUNT AND CREDIT KING STREET, INC.	839 KING STREET, WILMINGTON 19899
FINANCEAMERICA CORPORATION	#10 UNIVERSITY SHOPPING PLAZA, RT.273, NEWARK 19711
HOME FINANCIAL SERVICES, INC.	201 WEST 9TH STREET, WILMINGTON 19801
HOUSEHOLD FINANCE CORPORATION OF DELAWARE	603 MARKET STREET, WILMINGTON 19899
HOUSEHOLD FINANCE CORPORATION OF DOVER, DE	121 LOOCKERMAN STREET, DOVER 19901
HOUSEHOLD FINANCE CORPORATION OF MARSHALLTON	4415 KIRKWOOD HWY., WILMINGTON 19808
HOUSEHOLD FINANCE CORPORATION OF MILFORD	655 N. DUPONT BOULEVARD, MILFORD 19963
HOUSEHOLD FINANCE CORPORATION OF MILLSBORO	RT. 113, AMES PLAZA SHOPPING CENTER, MILLSBORO 19966
HOUSEHOLD FINANCE CORPORATION OF NEW CASTLE	BASIN RD. & DUPONT BLVD., NEW CASTLE 19720
HOUSEHOLD FINANCE CORPORATION OF NEWARK, DE	CHESTNUT HILL & MARROWS RD., NEWARK 19711
HOUSEHOLD FINANCE CORPORATION OF PENNY HILL	TRI-STATE MALL, I-95, CLAYMONT 19703
HOUSEHOLD FINANCE CORPORATION OF SEAFORD	AMES SHOPPING CENTER, SEAFORD 19973
HOUSEHOLD FINANCE CORPORATION OF SMYRNA	SMYRNA MART, SMYRNA 19977
HOUSEHOLD FINANCE CORPORATION OF SOUTH DOVER	BAY COURT PLAZA, U.S. 113, DOVER 19901
HOUSEHOLD FINANCE CORPORATION OF WILMINGTON, DE	4115 CONCORD PIKE, TALLEYVILLE SHOPPING CTR., WILM. 19803
INVESTORS LOAN CORPORATION OF DOVER	105 DUPONT HIGHWAY, DOVER 19901
INVESTORS LOAN CORPORATION OF LAUREL	109 MARKET STREET, LAUREL 19956
INVESTORS LOAN CORPORATION OF NEWARK	95 BROOKSIDE SHOPPING CENTER, NEWARK 19711
INVESTORS LOAN CORPORATION OF SMYRNA	SMYRNA MART, SMYRNA 19977
MID-PENN FINANCIAL CORPORATION	901 MARKET STREET, WILMINGTON 19899
NORTHEAST LOAN SYSTEM CORPORATION	1780 CAPITOL TRAIL, NEWARK 19711
NORTHEAST LOAN SYSTEMS OF GREENVILLE, INC.	3704 KENNETT PIKE, GREENVILLE 19807
PACIFIC FINANCE LOANS OF DOVER, INC.	1679 S. DUPONT PARKWAY, DOVER 19901
PUBLIC FINANCE SERVICE OF DEL., INC.	4010 CONCORD PIKE, WILMINGTON 19803
ROM-TEE CREDIT CORPORATION	87 EAST MAIN STREET, NEWARK 19711
SAN JUAN FINANCE D/B/A LIBERTY LOAN CORP. OF BRANDYWINE	1815 NEWPORT GAP PIKE, WILMINGTON 19804
SAN JUAN LOAN CO. D/B/A LIBERTY LOAN CORP. OF DOVER	655 S. BAY ROAD, BLUE HEN MALL, DOVER 19901
SIGNAL FINANCE OF DELAWARE, INC.	27 PRESTBURY SQUARE, NEWARK 19711
SIGNAL FINANCE OF WILMINGTON, INC.	4565 KIRKWOOD HIGHWAY, WILMINGTON 19808
TSO, INC.	1200 PHILADELPHIA PIKE, WILMINGTON 19809
TOWN FINANCE CORPORATION	3926 KIRKWOOD HIGHWAY, WILMINGTON 19808

CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL INSTALLMENT PAPER OF ALL LOAN COMPANIES OF THE STATE OF DELAWARE

	Number of Companies	Number of Loans	Retail Installment Paper	Personal Installment Loans	TOTAL	Average Loan
6-30-1965	38	28,811	3,636,980	14,553,827	18,190,807	631
6-30-1966	46	37,465	3,648,164	22,888,095	26,536,259	708
6-30-1967	45	45,479	4,830,680	27,646,768	32,477,448	714
6-30-1968	45	48,608	3,946,206	31,345,656	35,291,862	726
6-30-1969	45	50,672	2,119,791	34,169,085	36,288,876	716
6-30-1970	43	49,944	4,427,720	34,869,231	39,296,951	787
6-30-1971	41	52,460	4,956,519	37,898,630	42,855,149	817
6-30-1972	61	53,372	3,840,835	44,056,509	47,897,344	897
6-30-1973	72	53,605	4,762,768	60,443,574	65,206,342	1,216
6-30-1974	74	69,584	9,578,691	71,690,231	81,268,922	1,168
6-30-1975	67	55,450	9,008,589	72,579,863	81,588,452	1,471
6-30-1976	65	62,754	8,507,554	79,580,069	87,965,623	1,401
6-30-1977	63	66,719	18,806,840	83,169,327	101,976,167	1,528
6-30-1978	69	70,613	9,787,929	101,501,047	111,288,976	1,576
6-30-1979	71	75,343	12,711,768	115,254,922	127,966,690	1,698

LISTING OF LICENSED

MOTOR VEHICLE SALES FINANCE COMPANIES
SECONDARY MORTGAGE LOAN COMPANIES
MORTGAGE BANKING COMPANIES
PRENEED FUNERAL CONTRACTS
SALE OF CHECKS COMPANIES
TRANSPORTATION OF MONEY AND VALUABLES COMPANY
SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

MOTOR VEHICLE SALES FINANCE COMPANIES

Associates Commercial Corporation	9111 Edmonston Road, Suite 302, Greenbelt, MD 20770
Associates Commercial Corporation	319 North Pottstown Pike, Exton, PA 19341
Associates Financial Services Co., Inc.	2602 A Kirkwood Highway, Wilmington, DE 19805
Associates Financial Services Co., Inc.-Br.	3201 Concord Pike, Wilmington, DE 19803
Associates Financial Services Co., Inc.-Br.	170 East Main Street, Newark, DE 19711
Associates Financial Services Co., Inc.-Br.	415 N. DuPont Hwy., Dover, DE 19901
Associates Financial Services Co., Inc.-Br.	4505 DuPont Hwy., New Castle, DE 19720
Associates Financial Services Co., Inc.-Br	1753 Phila. Pike, Wilmington, DE 19809
C.I.T. Financial Services Corporation	12043 Bustleton Avenue, Philadelphia, PA 19114
C.I.T. Financial Services Corporation	102 Azar Bldg., Resler Rd & Ritchie Hwy., Glen Burnie, MD 21061
C.I.T. Financial Services Corporation	13 Parkway Plaza, Rt. 13, New Castle, DE 19720
C.I.T. Financial Services Corporation-Br.	809 Norman Eskridge Hwy., Seaford, DE 19973
C.I.T. Financial Services Corporation-Br.	3841 A. Kirkwood Hwy., Wilmington, DE 19808
C.I.T. Financial Services Corporation-Br.	500 N. DuPont Highway, Dover, DE 19901
Chrysler Credit Corporation	2201, Rt. 38, Suite 205, Cherry Hill, NJ 08034
Chrysler Credit Corporation	1301 York Rd., Lutherville-Timonium, MD 21093
Chrysler Credit Corporation	Benjamin Fox Pavilion, Foxcroft Square, Jenkintown, PA 19046
Clark Equipment Credit Corporation	128 East Front Street, Buchanan, MICH 49107
Commercial Credit Corporation	130 Astro Center, Kirkwood Hwy., Newark, DE 19711
Commercial Credit Corporation-Br.	13 East Market Street, Georgetown, DE 19947
Commercial Credit Equipment Corporation	522 East Washington St., West Chester, PA 19380
Diamond State International, Inc.	2300 N.E. Blvd., Wilmington, DE 19802
Equitable Credit & Discount Company	1528 Walnut St., Suite 2020, Philadelphia, PA 19102
Equilease Corporation	101 East 13th Street, Wilmington, DE 19801
FinanceAmerica Corporation	10 University Shopping Plaza, Rt. 273 and Chapman Rd., Newark, DE 19702
FinanceAmerica Credit Corporation	5006 Sinclair Lane, Parkside Shopping Center, Baltimore, MD 21206
Ford Motor Credit Company	160 King of Prussia Plaza, King of Prussia, PA 19406
General Electric Credit Corporation	1150 1st Avenue, King of Prussia, PA 19406
General Electric Credit Corporation	One Cherry Hill, Suite 500, Cherry Hill, Camden, NJ 08037
General Motors Acceptance Corporation	Concord Plaza, 3411 Silverside Rd., Wilmington, DE 19803
Healthways, Co., Inc.	U.S. 13, Box 156, Odessa, DE 19730
Nationwide Consumer Services, Inc.	2500 Riva Rd., S.E., Annapolis, MD 21401
Northeast Loan Systems, Inc.	1750 Capitol Trail, Newark, DE 19711
J. C. Penney Company, Inc.	P.O. Box 1000, Voorhees, NJ 08043
Sears, Roebuck & Company	4301 Market Street, Wilmington, DE 19899
Sears, Roebuck & Company-Br.	32 Loockerman Street, Dover, DE 19901
Sears, Roebuck & Company-Br.	3240 Kirkwood Hwy., Peices Corner, Wilmington, DE 19808
Sears, Roebuck & Company-Br.	411 New London Road, Newark, DE 19711
Sears, Roebuck & Company-Br.	Midway Shopping Center, Lewes, DE 19958
Sears, Roebuck & Company-Br.	Milford Shopping Center, Milford, DE 19963
Sears, Roebuck & Company-Br.	614 Stain Highway, Seaford, DE 19973
State Auto Sales, Inc.	2100 Gov. Printz Blvd., Wilmington, DE 19802
Westinghouse Credit Corporation	933 Penn Avenue, Pittsburgh, PA 15222
White Motor Credit Corporation	3411 Silverside Road, Wilmington, DE 19810

SECONDARY MORTGAGE LOAN COMPANIES

Equitable Financial Corporation	914 Market Tower, 901 Market St., Wilmington 19899
FinanceAmerica Mortgage Services, Inc.	10 University Shopping Plaza, Rt. 273, Newark 19711
First General Mortgage Co. of Delaware	1500 E. Newport Pike, Newport Heights, Wilmington 19804
Homeowners Loan Corporation	1114 MacArthur Drive, New Castle 19720
Mid-Penn National Company	1 Customs House Square, Customs House Plaza, Wilm.19801

MORTGAGE BANKING COMPANIES

Central Mortgage Company	1601 Concord Pike, Independence Mall, Wilmington 19803
Fidelity Bond & Mortgage Co. of Delaware	300 Foulk Rd., Suite 2, Tigani Bldg., Wilmington 19803
Gilpin, Van Trump & Montgomery, Inc.	1 Customs House Square, Customs House Plaza, Wilm.19801
The Lomas & Nettleton Company	Limestone Professional Bldg., 2005 Limestone Rd., Suite 107, Wilmington 19808
Margaretten & Company, Inc.	2005 Pennsylvania Avenue, Wilmington 19806
Russell Mortgage Company	1500 East Newport Pike, Wilmington19804

PRENEED FUNERAL CONTRACTS

James T. Chandler & Son, Inc.	2505 Concord Pike, Wilmington 19803
Doherty-Wickersham Funeral Homes, Inc.	1900 Delaware Avenue, Wilmington 19806
Faries Funeral Directors	29 S. Main Street, Smyrna 19977
H. E. Hardesty & Sons	202 Lake Street, Bridgeville 19933
Robert T. Jones, Jr.	122 West Main Street, Newark 19711
Krienen-Griffith	1400 Kirkwood Highway, Elsmere 19805
Marvel-Short Funeral Home	21 Grove Street, Delmar 19940
McCrery Funeral Homes, Inc.	2700 Washington Street, Wilmington 19802
Michael A. Mealey and Sons, Inc.	701 N. Broom Street, Wilmington 19806
Spicer-Mullikin Funeral Homes, Inc.	2317 Market Street, Wilmington 19802
Torbert Funeral Chapel	61 S. Bradford Street, Dover 19901
Watson Funeral Home	211 Washington Street, Millsboro 19966
Watson & Whaley	Main Street, Selbyville 19975
Windsor-Disharoon Funeral Home	700 West Street, Laurel 19956
Marshall H. Yeatman & Son, Inc.	819 Washington Street, Wilmington 19801
Young's Funeral Homes, Inc.	520 Union Street, Milton 19968

SALE OF CHECKS COMPANIES

American Express Company	American Express Plaza, New York, New York 10004
BankAmerica Corporation	555 California St., San Francisco, Calif. 94104
Barclays Bank International Ltd.	200 Park Avenue, New York, New York 10017
Citicorp	399 Park Avenue, New York, New York 10022
Citicorp Services, Inc.	399 Park Avenue, New York, New York 10022
Federal Express Services Corp.	91 Aquahart Rd., Glen Burnie, Maryland 21061
Republic Money Orders, Inc.	Republic National Bank Bldg., Dallas, Texas 75201
Travelers Express Co., Inc.	5075 Wayzata Blvd., Minneapolis, Minn. 55402

TRANSPORTATION OF MONEY AND VALUABLES COMPANY

Brooks Armored Car Service, Inc.	13 East 35th Street, Wilmington 19899

SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

Investors Diversified Services, Inc.	IDS Tower, Minneapolis, Minn. 55402

This publication is available in microfiche from the Bureau of Archieves and Records, Hall of Records Post Office Box 1401, Dover, Delaware 19901

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SIXTY-FIRST ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF

DELAWARE

1980

FOR THE FISCAL YEAR ENDED

June 30, 1980

John E. Malarkey
Commissioner

COUNCIL ON BANKING

JOHN F. PORTER III
CHAIRMAN
4821 KENNETT PIKE
GREENVILLE, DELAWARE 19807

LAWRENCE T. ALFORD
SILVER HILL FARMS
ODESSA, DELAWARE 19730

O. FRANCIS BIONDI, ESQ.
406 IRVING DRIVE
WILMINGTON, DELAWARE 19899

J. BAYARD CLOUD
400 DELAWARE AVENUE
WILMINGTON, DELAWARE 19899

INEZ JARMOSH
120 BRIGHTON AVENUE
WILMINGTON, DELAWARE 19805

CLAYTON L. RINGLER
DUKE STREET
SELBYVILLE, DELAWARE 19975

STEPHEN R. TAYLOR
70 WEST VIEW AVENUE
BUCHANAN ACRES
DOVER, DELAWARE 19901

JOHN E. MALARKEY — STATE BANK COMMISSIONER

STAFF

RAYMOND F. GAWEL	DEPUTY
WALTER K. ANDERSON	EXAMINER
EDMOND B. COVERDALE	EXAMINER
ROBERT G. FARIES	EXAMINER
ROBERT K. LOWER	EXAMINER
DAVID J. CLARK	EXAMINER
BARBARA C. JARVIS	EXAMINER
DIANE K. MCKEE	EXAMINER
CHRISTOPHER J. PILSBURY	EXAMINER
KAREN P. RICKARDS	EXAMINER
JONATHAN L. SMITH	EXAMINER
RICHARD N. THOMPSON	EXAMINER
SUSAN L. WINTERS	ADMINISTRATIVE ASSISTANT II
CLARABEL P. WALLS	SECRETARY II

BANK COMMISSIONERS

NAME	TERM STARTED
George L. Medill	July 16, 1919
Harold W. Horsey	August 1, 1923
Ernest Muncy	April 1, 1936
Frank E. Lynch, Jr.	August 23, 1939
John C. Darby	August [illegible] 1943
Randolph Hughes	August 25, 1951
John W. Green	May 7, 1970
John E. Malarkey	January 17, 1977

STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
15 THE GREEN
DOVER, DELAWARE 19901

TELEPHONE (302) 736-4235

THE HONORABLE PIERRE S. DU PONT IV

GOVERNOR OF THE STATE OF DELAWARE

SIR:

PURSUANT TO THE PROVISIONS OF 5 DEL. C., §107, I HAVE THE HONOR OF PRESENTING THE SIXTY-FIRST ANNUAL REPORT OF THE STATE BANK COMMISSIONER FOR THE YEAR ENDED JUNE 30, 1980.

RESPECTFULLY SUBMITTED,

John E. Malarkey

JOHN E. MALARKEY
STATE BANK COMMISSIONER

DOVER, DELAWARE
SEPTEMBER 2, 1980

Dept. of Adm. Services

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STATE BANK COMMISSIONER REGULATORY REVOLVING FUND
STATEMENT OF REVENUE AND DISBURSEMENTS FOR FISCAL YEARS
ENDED JUNE 30, 1980 AND JUNE 30, 1979

	1980	1979	Increase (Decrease)
REVENUE:			
Miscellaneous Receipts (Advance)		50,000.00	(50,000.00)
Bank Examination Fees	328,312.98	177,141.72	151,171.26
S/B & Loan Examination Fees	27,366.98	15,933.14	11,433.84
Small Loan Examination Fees	54,428.41	50,996.81	3,431.60
Miscellaneous Fees	31,718.22	9,888.50	21,829.72
Refund/Reimbursement - Prior Fiscal Year	27.20		27.20
TOTAL REVENUE: (1)	$441,853.79	$303,960.17	$137,893.62
Current Fees Billed - Not Received	58,432.41	2,504.32	55,928.09
DISBURSEMENTS:			
Salaries	226,776.92	189,739.81	37,037.11
Travel	2,465.48	4,515.57	(2,050.09)
Contractual Services	9,505.13	10,592.42	(1,087.29)
Supplies and Materials	3,051.64	2,663.00	388.64
Capital Outlay	6,464.86	12,083.10	(5,618.24)
Fringe Benefits	48,598.90	39,183.21	9,415.69
TOTAL DISBURSEMENTS:	$296,862.93	$258,777.11	$38,085.82
Excess - Revenue over Disbursements	144,990.86	45,183.06	$99,807.80
Fund Balance - Previous Year	45,183.06		
FUND BALANCE:	$190,173.92	$45,183.06	

(1) Fiscal '80 Revenue includes $139,155.04 of Fiscal '81 supervisory assessments paid in advance.

COMPARATIVE STATEMENT OF GENERAL FUND REVENUE AND DISBURSEMENTS
FOR FISCAL YEARS ENDED JUNE 30, 1980 AND JUNE 30, 1979

	1980	1979	INCREASE (DECREASE)
REVENUE: (1)			
BANK FRANCHISE TAX	2,120,257.31	2,543,560.00	(423,302.69)
SMALL LOAN EXAM FEES	—	2,328 04	(2,328.04)
SMALL LOAN LICENSE FEES	12,100.00	7,650.00	4,450.00
S/S & LOAN FRANCHISE TAX	43,087.51	76,041.61	(32,954.10)
S/B & LOAN LICENSE FEES	1,500.00	1,600.00	(100.00)
M/V SALES FINANCE LICENSE FEES	9,450.00	9,250.00	200.00
MISCELLANEOUS LICENSES	11,668.00	8,142.00	3,526.00
TOTAL REVENUE:	$2,198,062.82	$2,648,571.65	($450,508.83)
CURRENT FEES BILLED - NOT RECEIVED	450.00	1,500.00	(1,050.00)
DISBURSEMENTS: (1)			
SALARIES		3,039.99	(3,039.99)
CONTRACTUAL SERVICES		585.55	(585.55)
SUPPLIES & MATERIALS		280.03	(280.03)
CAPITAL OUTLAY		1,258.92	(1,258.92)
TOTAL DISBURSEMENTS:		$5,164.49	($5,164.49)

(1) THE STATE BANK COMMISSIONER'S REGULATORY REVOLVING FUND WAS ESTABLISHED EFFECTIVE JULY 1, 1978. THE SUPERVISORY ASSESSMENT AND EXAMINATION AND INVESTIGATION FEES AS SET FORTH IN SECTION 127, TITLE 5, DELAWARE CODE ARE DEPOSITED INTO THIS SPECIAL ACCOUNT AND ARE USED TO FUND THE COMMISSIONER'S OFFICE AS APPROPRIATED BY THE GENERAL ASSEMBLY. FRANCHISE TAXES AND LICENSE FEES ARE DEPOSITED IN THE GENERAL FUND OF THE STATE.

COMPARATIVE CONSOLIDATED STATEMENTS

OF

ALL BANKS AND TRUST COMPANIES

IN THE

STATE OF DELAWARE

COMPARATIVE CONSOLIDATED REPORTS OF CONDITION
ALL BANKS IN THE STATE OF DELAWARE
AS OF JUNE 30, 1980 AND JUNE 30, 1979

OFFICE OF THE STATE BANK COMMISSIONER
STATE OF DELAWARE
DOVER, DELAWARE 19901

(IN THOUSANDS)

	NON-DEPOSIT TRUST COMPANIES			BANKING INSTITUTIONS - 1980					
	Total 1980	Total 1979	Increase (Decrease)	Commercial	Mutual	National	Total 1980	Total 1979	Increase (Decrease)
ASSETS:									
Cash and Due from Depository Institutions	445	27	418	357,634	22,723	8,865	389,222	366,205	23,017
U.S. Treasury Securities	250	250	-0-	418,838	34,819	9,136	462,793	557,075	(94,282)
Obligations of other U.S. Gov. Agencies & Corps.	—	—	—	258,607	—	1,587	260,194	284,850	(24,656)
Obligations of States & Political Subdivisions	—	—	—	240,697	29,613	3,694	274,004	383,642	(109,638)
All other Securities	228	169	59	91,679	150,365	451	272,495	280,244	(7,749)
Corporate Stock	—	—	—	14,201	48,130	—	62,351	67,120	(4,732)
Trading Account Securities	—	—	—	—	—	—	—	1,028	(1,028)
Federal Funds Sold & Securities Purchased	—	—	—	147,920	31,350	11,250	190,520	153,275	37,245
Loans - NET	—	—	—	1,628,135	580,704	51,977	2,260,816	2,117,899	142,917
Lease Financing Receivables	—	—	—	15,142	—	—	15,142	16,165	(1,023)
Bank Premises, Furniture & Fixtures	114	22	92	52,250	10,185	1,769	64,204	68,164	(3,960)
Real Estate Owned other than Bank Premises	—	—	—	2,938	3,958	290	7,186	9,215	(2,029
Investments in Unconsolidated Subsidiaries	—	—	—	—	—	—	—	402	(402)
Customers' Liability to Bank, Acceptances O/S	—	—	—	1,117	—	—	1,117	913	204
Other Assets	479,442	170,465	308,977	64,733	11,450	880	77,113	62,373	14,740
TOTAL ASSETS:	$480,479	$170,933	$309,546	$3,293,941	$953,347	$89,899	$4,337,187	$4,368,570	($31,383)
LIABILITIES:									
Demand Deposits of Indivs., Ptnships., & Corps.	—	—	—	765,232	39,273	19,666	823,971	790,293	33,678
Time & Savings Deposits of Indivs., Ptnships., Corps.	—	—	—	1,700,638	933,491	57,677	2,591,796	2,398,860	192,936
Deposits of United States Government	—	—	—	7,619	—	138	7,757	14,679	(6,922)
Deposits of States and Political Subdivisions	—	—	—	212,460	—	1,541	214,001	238,497	(24,496)
Deposits of Foreign Gov. and Official Institutions	—	—	—	—	—	—	—	—	—
Deposits of Commercial Banks	—	—	—	10,231	—	39	10,520	4,359	5,961
Certified and Officers' Checks	—	—	—	17,219	—	624	17,843	19,507	(1,664)
TOTAL DEPOSITS:	—	—	—	$2,713,249	$972,764	$79,685	$3,665,688	$3,466,195	$199,493
Federal Funds Purchased & Securities Sold etc.	—	—	—	237,415	—	175	237,590	421,859	(184,269)
Interest-Bearing Demand Notes issued to U.S. Treasury	—	—	—	30	—	374	404	73,999	(73,595)
Other Liabilities for Borrowed Money	—	—	—	2,721	—	—	2,721	2,500	221
Mortgage Indebtedness and Liability	—	—	—	883	—	24	907	1,002	(95)
Bank's Liability on Accepts. Executed & O/S	—	—	—	1,117	—	—	1,117	913	204
Other Liabilities	479,959	170,419	309,440	87,775	18,740	1,176	107,691	90,182	17,509
TOTAL LIABILITIES:	$479,959	$170,419	$309,440	$3,043,190	$991,494	$81,434	$4,016,118	$4,056,650	($40,532)
Subordinated Notes and Debentures	—	—	—	20,000	—	200	20,200	23,087	(2,887)
EQUITY CAPITAL:									
Preferred Stock	—	—	—	20,000	—	—	20,000	20,000	-0-
Common Stock	402	403	(1)	35,170	—	2,468	37,638	37,627	11
Surplus	1	1	-0-	93,077	50,035	2,523	145,635	147,816	(2,181)
Undivided Profits	217	110	107	82,504	1,562	3,274	87,340	77,993	9,347
Reserve for Contingencies & Other Capital Reserves	—	—	—	—	10,256	—	10,256	5,397	4,859
TOTAL EQUITY CAPITAL:	$620	$514	$106	$230,751	$61,853	$5,265	$300,869	$288,833	$12,036
TOTAL LIABILITIES & EQUITY CAPITAL:	$480,479	$170,933	$309,546	$3,293,941	$953,347	$89,899	$4,337,187	$4,368,570	($31,383)
Number of Institutions and Branches	2	2	-0-	156	26	12	194	192	2

ABSTRACT OF CALL REPORTS

OF

STATE BANKS AND TRUST COMPANIES

EXCLUSIVE MUTUAL SAVINGS BANKS

ABSTRACT OF CALL REPORTS OF COMMERCIAL BANKS
DURING THE YEAR JULY 1, 1979 THROUGH JUNE 30, 1980

	6-30-80 (In Thousands)	3-31-80 (In Thousands)	12-31-79 (In Thousands)	9-30-79 (In Thousands)
Number of Banks & Branches:	156	155	155	154
ASSETS:				
Cash and Due from Depository Institutions	357,634	354,612	373,350	335,304
U.S. Treasury Securities	415,035	425,619	461,259	435,389
Obligations of other U.S. Gov. Agencies & Corps.	258,607	271,696	252,531	251,491
Obligations of States & Political Subdivisions	240,697	247,620	251,247	314,690
All other Securities	91,679	86,727	94,304	95,515
Corporate Stock	14,201	12,937	14,019	14,973
Trading Account Securities	---	---	---	---
Federal Funds Sold & Securities Purchased	147,920	153,347	197,625	161,376
Loans - NET	1,628,135	1,663,109	1,695,953	1,551,666
Lease Financing Receivables	15,142	15,200	15,254	15,075
Bank Premises, Furniture & Fixtures	52,250	52,391	51,733	50,252
Real Estate Owned other than Bank Premises	2,935	3,172	3,196	3,716
Investments in Unconsolidated Subsidiaries	---	---	---	604
Customers' Liability to Bank, Acceptances O/S	1,117	1,117	1,095	799
Other Assets	64,755	62,057	50,273	53,662
TOTAL ASSETS:	$3,293,341	$3,350,142	$3,394,530	$3,370,870
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	765,032	739,440	780,081	742,053
Time & Savings Deposits of Indivs., Ptnships., & Corps.	1,700,695	1,633,754	1,601,846	1,541,303
Deposits of United States Government	7,619	7,438	8,636	10,604
Deposits of States and Political Subdivisions	212,440	234,683	209,665	252,367
Deposits of Foreign Gov. and Official Institutions	---	---	---	---
Deposits of Commercial Banks	10,284	8,148	9,505	4,220
Certified and Officers' Checks	17,219	17,049	13,542	17,154
TOTAL DEPOSITS:	$2,713,293	$2,638,001	$2,667,275	$2,568,551
Federal Funds Purchased & Securities Sold etc.	237,415	318,840	351,436	404,753
Interest-bearing Demand Notes issued to U.S. Treasury	10	21,997	65,759	59,809
Other Liabilities for Borrowed Money	2,731	3,145	1,967	1,795
Mortgage Indebtedness and Liability	394	398	403	370
Bank's Liability on Accepts. Executed & O/S	1,117	1,117	1,095	799
Other Liabilities	77,775	77,296	63,265	90,044
TOTAL LIABILITIES:	$3,033,190	$3,111,195	$3,151,200	$3,125,727
Subordinated Notes and Debentures	20,000	22,997	22,357	22,997
EQUITY CAPITAL:				
Preferred Stock	20,000	20,000	20,000	20,000
Common Stock	35,170	35,164	35,159	35,159
Surplus	91,077	91,073	92,573	57,573
Undivided Profits	93,904	75,434	72,170	75,161
Reserve for Contingencies & Other Capital Reserves	---	---	571	1,253
TOTAL EQUITY CAPITAL:	$240,151	$221,970	$220,473	$222,256
TOTAL LIABILITIES & EQUITY CAPITAL:	$3,293,341	$3,350,142	$3,394,030	$3,370,370

STATEMENTS

OF

STATE BANKS

AND

TRUST COMPANIES

BALTIMORE TRUST COMPANY

OFFICERS

President and Chairman of the Board	Preston C. Townsend
Vice President	Ralph E. Davis
Vice President	Edwin L. Layton
Vice President	Leroy B. Truitt
Vice President	J. Townsend Tubbs
Vice President and Secretary	A. Carlton Moore
Vice President and Branch Manager	Clayton L. Ringler
Secretary	Paul A. Lynch
Cashier	Robert E. Dickerson
Operations Officer	Nancy E. McCabe
Auditor	B. Phillip Lynch
Asst. Vice President & Trust Officer	Russell D. Brittingham
Asst. Vice President, Security Officer	D. Brent Hurley
Asst. Secretary, Personnel Officer, Loan Officer	Janet L. McCabe
Asst. Secretary & Branch Manager	Geraldine H. Cobb
Cashier	Jeanette K. Scott

DIRECTORS

Thurman Adams, Jr.	Paul A. Lynch
Eugene Bunting	William R. Murray
G. Herbert Calhoun	Robert F. Rider
Ralph E. Davis	William P. Short, Jr.
John C. Hammond	Daisy R. Townsend
William A. Law	Preston C. Townsend
Edwin L. Layton	Leroy B. Truitt
Richard I. Lewis	J. Townsend Tubbs

BALTIMORE TRUST COMPANY

SELBYVILLE, DE 19975

MAIN AND CHURCH STREETS

ORGANIZED 1903

SUSSEX COUNTY

STATEMENT OF JUNE 30, 1980

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 5,068
U. S. TREASURY SECURITIES		4,447
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES AND CORPS.		2,300
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		6,594
ALL OTHER SECURITIES		458
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		8,200
LOANS - NET		38,822
BANK PREMISES, FURNITURE AND FIXTURES		1,044
REAL ESTATE OWNED OTHER THAN BANK PREMISES		32
ALL OTHER ASSETS		679
TOTAL ASSETS		$ 67,644
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 16,622
TIME AND SAVINGS DEPOSITS OF INDIVS.,PTNSHIPS., & CORPS.		41,531
DEPOSITS OF UNITED STATES GOVERNMENT		122
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		387
CERTIFIED AND OFFICERS' CHECKS		305
TOTAL DEPOSITS	58,967	
(A) TOTAL DEMAND DEPOSITS	17,377	
(B) TOTAL TIME AND SAVINGS DEPOSITS	41,590	
ALL OTHER LIABILITIES		1,114
TOTAL LIABILITIES		60,081
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		200
SURPLUS		4,000
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES		3,363
TOTAL EQUITY CAPITAL		7,563
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 67,644

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

3 BRANCH LOCATIONS IN SUSSEX COUNTY

BANK OF DELAWARE

OFFICERS

Chairman of the Board & Chief Executive Officer	Jeremiah P. Shea
President	David McMillan
Executive Vice President	John J. Corrigan
Senior Vice President	Lawrence T. Alford
Senior Vice President	T. Crawley Davis, Jr.
Senior Vice President	S. McGill Gawthrop
Senior Vice President	Hugh A. George
Senior Vice President	Francis J. Karpinski
Senior Vice President	William J. Taggart, Jr.
Vice President	Robert U. Altemus, Jr.
Vice President	Gilbert L. Anderson
Vice President & Fiscal Officer	Leo F. Brennan
Vice President & Sr. Trust Investment Officer	Joseph K. Champness
Vice President	George W. Forbes, III
Vice President	Brice M. Hickman
Vice President	Robert T. Hughes
Vice President	Richard L. Johnston
Vice President & Trust Officer	William H. Kent
Vice President & Treasurer	James E. Kitchen
Vice President	Edgar B. Loring
Vice President	Joseph A. Lucchesi
Vice President & Personnel Officer	Edward F. Massaglia
Vice President	John A. McKenna
Vice President	Calvert A. Morgan, Jr.
Vice President	Edwin J. Morris
Vice President & Public Affairs Officer	Anna M. Peters
Vice President	Michael O. Prendergast
Vice President	Enoch S. Richards, Jr.
Vice President	Robert B. Rickards
Vice President	John T. Shannon
Vice President	John A. Shinn, Jr.
Vice President	E. Richmond Steele, Jr.
Vice President	Walter E. Trabbold
Vice President	Davis H. Truax
Secretary	Joseph N. Sgroi, Jr.
Comptroller	Francis A. Lazarczyk, Jr.
Auditor	Andrew A. Romano

DIRECTORS

Charles D. Broll	Bernard Hessler, Jr., Esq.
C. Douglass Buck, Jr.	Thomas J. Maloney
Henry P. Cannon, II	David McMillan
Edmund N. Carpenter, II, Esq.	William D. Patterson
William G. Copeland	Charles B. Reeder
John P. Cornell	Irving S. Shapiro, Esq.
John J. Corrigan	Jeremiah P. Shea
Eleanor D. Craig	Harvey J. Taufen
T. Crawley Davis, Jr.	Benjamin Vinton, Jr.
Eugene DiSabatino	J. Reese White, Jr.
W. Coleman Edgar	Willard T. White, Jr.
Hudson E. Gruwell	Harry David Zutz

DIRECTORS EMERITI

Claude L. Benner
William P. Richardson

BANK OF DELAWARE

300 Delaware Avenue

WILMINGTON, DE 19899 — Organized 1885 — NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1980

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 46,780
U. S. Treasury Securities	49,954
Obligations of other U.S. Gov. Agencies & Corps.	7,811
Obligations of States & Political Subdivisions	103,681
Other Bonds, Notes, & Debentures	8,515
Corporate Stock	13,977
Federal Funds Sold and Securities Purchased	9,600
Loans - Net	419,998
Lease Financing Receivables	4,795
Bank Premises, Furniture & Fixtures	12,510
Real Estate Owned other than Bank Premises	60
Customers' Liability to this Bank	502
Other Assets	12,873
TOTAL ASSETS	$ 691,056

LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 185,621
Time & Savings Deposits of Indivs., Ptnships., & Corps.		390,805
Deposits of United States Government		5,830
Deposits of States and Political Subdivisions		7,627
Deposits of Commercial Banks		981
Certified and Officers' Checks		5,320
TOTAL DEPOSITS	596,184	
(A) Total Demand Deposits	193,492	
(B) Total Time & Savings Deposits	402,692	
Federal Funds Purchased & Securities Sold		24,918
Other Liabilities for Borrowed Money		1,499
Bank's Liability on Acceptances		502
Other Liabilities		16,099
TOTAL LIABILITIES		639,202

EQUITY CAPITAL	
Common Stock - Total Par Value	13,000
Surplus	19,000
Undivided Profits	19,854
TOTAL EQUITY CAPITAL	51,854
TOTAL LIABILITIES & EQUITY CAPITAL	$ 691,056

Member of Federal Deposit Insurance Corporation

31 Statewide Branch Locations

THE CLAYTON BANK AND TRUST COMPANY

OFFICERS

PRESIDENT	JOHN J. ROTH, SR.
VICE PRESIDENT	ERNEST F. SMITH
SECRETARY	CLARENCE S. COLLINS, JR.
CASHIER	WILLIAM H. WALTERS
ASSISTANT CASHIER	PEARL E. COLE

DIRECTORS

ROBERT M. BIGER	JOHN J. ROTH, SR.
BEULAH S. BLENDT	ERNEST F. SMITH
CLARENCE S. COLLI[illegible]R.	WILLIAM H. VAUGHN
ALBERT J. PLEASANTON	WILLIAM H. WALTERS

WILLIAM H. WILLIS, JR.

THE CLAYTON BANK AND TRUST COMPANY

MAIN STREET

CLAYTON, DE 19938 — KENT COUNTY

ORGANIZED 1913

STATEMENT OF JUNE 30, 1980

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 529
U.S. TREASURY SECURITIES		580
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		1,300
LOANS - NET		7,126
BANK PREMISES, FURNITURE & FIXTURES		95
ALL OTHER ASSETS		9
TOTAL ASSETS		$ 9,639
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 1,940
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		6,524
DEPOSITS OF UNITED STATES GOVERNMENT		1
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		17
CERTIFIED AND OFFICERS' CHECKS		63
TOTAL DEPOSITS	8,545	
(A) TOTAL DEMAND DEPOSITS	2,017	
(B) TOTAL TIME AND SAVINGS DEPOSITS	6,528	
ALL OTHER LIABILITIES		31
TOTAL LIABILITIES		8,576
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		200
SURPLUS		200
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES		663
TOTAL EQUITY CAPITAL		1,063
TOTAL LIABILITIES & EQUITY CAPITAL		$ 9,639

MEMBER OF THE FEDERAL DEPOSIT INSURANCE CORPORATION

DELAWARE TRUST COMPANY

OFFICERS

Chairman of the Board and Chief Executive Officer	J. H. Tyler McConnell
Vice Chairman of the Board	William C. Lickle
President and Chief Operating Officer	John F. Porter, III
Executive Vice President	William L. Rhoads, III
Executive Vice President & Secretary	Bryan S. Colbourn
Executive Vice President & Chief Financial Officer	Philip W. Seibold
Senior Vice President	Kemp A. Wright
Senior Vice President	Walter J. Durham, Jr.
Senior Vice President & Economist	Rolf F. Eriksen
Senior Vice President	John C. Goodman
Senior Vice President	David C. Rittenhouse
Senior Vice President	John F. Downham
Senior Vice President	W. Laird Stabler
Senior Vice President	George V. Wood
Senior Vice President	Marc Daniel Daudon
Vice President	William A. Corbishley
Vice President	John J. von Reider
Vice President	A. K. Mearns, Jr.
Vice President	Fred Frear
Vice President	James M. Mundy
Vice President	William G. Killinger
Vice President	W. Halsey Spruance
Vice President	Arloe R. Olsen, Jr.
Vice President	Ross C. Iudica
Vice President	Mary Cleeve Rittenhouse
Vice President & Controller	David H. Macke
Vice President	Fred C. Sears, II
Vice President	H. Reese Wilson
Vice President	Robert K. Shadduck
Vice President	James W. Wright
Vice President	Angelo R. Palombi
Vice President	Karl L. Johnston
Vice President	F. Samuel Wilcox, III
Vice President	Leon G. Lockerman
Vice President	George M. Fisher, IV
Vice President	David W. Baldt
Vice President	Alexis O. Thielens
Vice President & Treasurer	Douglas R. Wehr
Auditor	Edward B. Spangenberg

DIRECTORS

David F. Anderson	Irenee duPont May
Winton M. Blount, III	J.H. Tyler McConnell
Arthur G. Connolly, Jr.	Irving Morris
Bruce M. Donaldson	Blaine T. Phillips
John E. duPont	John F. Porter, III
Alexander F. Giacco	Robert J. Reilly
Joseph F. Hullihan	W. Glasgow Reynolds
John T. Jackson	William L. Rhoads, III
Walter J. Laird, Jr.	Charles A. Robinson
William C. Lickle	W. Fred Robinson
Hart T. Mankin	George Strawbridge, Jr.
John M. Martin	E. A. Trabant

DELAWARE TRUST COMPANY

900 Market Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 26,847
U. S. Treasury Securities		71,652
Obligations of other U.S. Gov. Agencies & Corps.		31,316
Obligations of States & Political Subdivisions		27,916
Federal Funds Sold and Securities Purchased		38,000
Loans - Net		314,134
Bank Premises, Furniture & Fixtures		12,880
Real Estate Owned other than Bank Premises		117
Other Assets		6,519
TOTAL ASSETS		$ 529,381
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 145,365
Time & Savings Deposits of Indivs., Ptnships., & Corps.		323,473
Deposits of United States Government		384
Deposits of States and Political Subdivisions		1,943
Deposits of Commercial Banks		156
Certified and Officers' Checks		3,961
TOTAL DEPOSITS	475,282	
(A) Total Demand Deposits	151,499	
(B) Total Time and Savings Deposits	323,783	
Federal Funds Purchased & Securities Sold		7,119
Other Liabilities		13,051
TOTAL LIABILITIES		495,452
EQUITY CAPITAL		
Common Stock - Total Par Value		2,000
Surplus		25,000
Undivided Profits		6,929
TOTAL EQUITY CAPITAL		33,929
TOTAL LIABILITIES & EQUITY CAPITAL		$ 529,381

Member of Federal Deposit Insurance Corporation

29 Statewide Branch Locations

FARMERS BANK OF THE STATE OF DELAWARE

OFFICERS

Chairman of the Board & Chief Executive Officer	Donald E. Cielewich
President & Chief Operating Officer	Robert C. Allen
Senior Vice President	Donald A. Jones
Senior Vice President	Edward J. Mulvihill
Senior Vice President	Gordon A. Pfeiffer
Senior Vice President & Treasurer	John C. Poplos
Vice President & Controller	A. Wesley Bryan
Vice President & General Counsel	Stuart T. Saunders
Vice President	James D. Weiss

DIRECTORS

Robert C. Allen	Ralph B. Cole, Jr.
John S. Barry	Carl De Martino
Alexis I. duPont Bayard	Arden B. Engebretsen
James Beebe, Jr., M.D.	Wilbert L. Gore
Courtland A. Bell, Jr.	Robert F. Gurnee
Eugene D. Bookhammer	W. Charles Paradee, Jr.
Robert D. Burris	William A. Park
Betty L. Chambers	Bruce M. Stargatt
Donald E. Cielewich	John G. Townsend II

DIRECTORS EMERITI

Maurice A. Hartnett
Joseph R. Johnson
Charles F. Krug
[illegible]. Marvel
[illegible]. Wheatley

FARMERS BANK OF THE STATE OF DELAWARE

8 Loockerman Street

DOVER, DE 19901 — KENT COUNTY

Organized 1807

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 91,772
U. S. Treasury Securities		86,064
Obligations of other U.S. Gov. Agencies & Corps.		57,628
Obligations of States and Political Subdivisions		5,733
Other Bonds, Notes and Debentures		20,139
Federal Reserve Stock and Corporate Stock		17
Federal Funds Sold and Securities Purchased		3,100
Loans - Net		201,131
Lease Financing Receivables		78
Bank Premises, Furniture & Fixtures		6,316
Real Estate Owned other than Bank Premises		2,525
Customers' Liability to this Bank		615
Other Assets		10,684
TOTAL ASSETS		$ 485,802
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 65,410
Time & Savings Deposits of Indivs., Ptnships., & Corps.		173,086
Deposits of United States Government		338
Deposits of States and Political Subdivisions		192,223
Deposits of Commercial Banks		88
Certified and Officers' Checks		2,465
TOTAL DEPOSITS	433,610	
(A) Total Demand Deposits	248,532	
(B) Total Time & Savings Deposits	185,078	
Federal Funds Purchased and Securities Sold		8,631
Mortgage Indebtedness and Liability for Leases		422
Bank's Liability on Acceptances		615
Other Liabilities		6,096
TOTAL LIABILITIES		449,374
EQUITY CAPITAL		
Preferred Stock - Total Par Value		20,000
Common Stock - Total Par Value		4,856
Surplus		10,627
Undivided Profits		945
TOTAL EQUITY CAPITAL		36,428
TOTAL LIABILITIES & EQUITY CAPITAL		$ 485,802

Member of Federal Deposit Insurance Corporation

29 Statewide Branch Locations

THE FELTON BANK

OFFICERS

President	Virgil N. Jarrell
1st Vice President	Leon C. Donovan
2nd Vice President	Paul B. Hughes
Secretary	Morris L. Turner, D.D.S.
Treasurer	Albert D. Warren
Cashier	Louise O. Biddle
Assistant Cashier	Freda W. Kelley

DIRECTORS

Louise O. Biddle	Virgil N. Jarrell
Leon C. Donovan	Morris L. Turner, D.D.S.
Paul B. Hughes	Albert D. Warren

THE FELTON BANK

MAIN STREET

FELTON, DE 19943 — KENT COUNTY

ORGANIZED 1917

STATEMENT OF JUNE 30, 1980

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 375
U. S. TREASURY SECURITIES		20
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.		212
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		562
ALL OTHER SECURITIES		144
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		850
LOANS - NET		3,650
BANK PREMISES, FURNITURE AND FIXTURES		58
ALL OTHER ASSETS		12
TOTAL ASSETS		$ 5,883
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 1,358
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		3,615
DEPOSITS OF U. S. GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		135
CERTIFIED AND OFFICERS' CHECKS		9
TOTAL DEPOSITS	5,120	
(A) TOTAL DEMAND DEPOSITS	1,421	
(B) TOTAL TIME AND SAVINGS DEPOSITS	3,699	
ALL OTHER LIABILITIES		13
TOTAL LIABILITIES		5,133
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		50
SURPLUS		150
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES		550
TOTAL EQUITY CAPITAL		750
TOTAL LIABILITIES & EQUITY CAPITAL		$ 5,883

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

GREENWOOD TRUST COMPANY

OFFICERS

President	John R. Lyons
Vice President	Alfred S. Cahall
Secretary and Treasurer	Nelson W. Meredith
Cashier	Richard A. Beauchamp
Assistant Cashier	Shirley A. Loockerman

DIRECTORS

A. S. Cahall
Keith H. Carlisle
Norman C. Hamstead
John R. Lyons
N. W. Meredith, Sr.
Henry W. Peters
C. Buell Schulze

GREENWOOD TRUST COMPANY

MARKET STREET

GREENWOOD, DE 19950 P.O. Box C SUSSEX COUNTY

ORGANIZED 1911

STATEMENT OF JUNE 30, 1980

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 593
U. S. TREASURY SECURITIES		701
ALL OTHER SECURITIES		30
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		1,300
LOANS - NET		4,121
BANK PREMISES, FURNITURE AND FIXTURES		214
ALL OTHER ASSETS		14
TOTAL ASSETS		$ 6,973
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 1,867
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		4,046
DEPOSITS OF UNITED STATES GOVERNMENT		21
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		183
CERTIFIED AND OFFICERS' CHECKS		50
TOTAL DEPOSITS	6,167	
(A) TOTAL DEMAND DEPOSITS	1,979	
(B) TOTAL TIME AND SAVINGS DEPOSITS	4,188	
ALL OTHER LIABILITIES		2
TOTAL LIABILITIES		6,169
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		35
SURPLUS		425
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES		344
TOTAL EQUITY CAPITAL		804
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 6,973

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

THE MILFORD TRUST COMPANY

OFFICERS

President and Trust Officer	George T. Reed, Jr.
Executive Vice President	Samuel M.D. Marshall, Jr.
Vice President	George H. Short
Vice President	Thomas B. Derrickson
Vice President	Dr. David N. Sills
Secretary and Treasurer	Norman G. Reynolds
Asst. Trust Officer, Asst. Secretary & Treasurer	Grace T. Messick

DIRECTORS

Remsen C. Barnard, III	S. Pennewell Isaacs
Herschel W. Billings	Samuel M.D. Marshall, Jr.
Thomas B. Derrickson	Howard T. Postles
Thomas H. Draper	George T. Reed, Jr.
Thomas E. Garbutt	George R. Sheaffer
Garrety L. Grier	George H. Short

Dr. David N. Sills

THE MILFORD TRUST COMPANY

South Walnut Street
MILFORD, DE 19963 P.O. Box 318 SUSSEX COUNTY

Organized 1901

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,477
U.S. Treasury Securities		1,670
Obligations of other U.S. Gov. Agencies & Corps.		2,950
Obligations of States & Political Subdivisions		1,677
All other Securities		787
Federal Funds Sold and Securities Purchased		1,400
Loans - Net		14,187
Bank Premises, Furniture & Fixtures		124
All other Assets		17
TOTAL ASSETS		$ 25,289
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 4,895
Time & Savings Deposits of Indivs., Ptnships., & Corps.		16,280
Deposits of United States Government		30
Deposits of States and Political Subdivisions		410
All other Deposits		251
Certified and Officers' Checks		25
TOTAL DEPOSITS	21,891	
(A) Total Demand Deposits	5,600	
(B) Total Time & Savings Deposits	16,291	
All other Liabilities		419
TOTAL LIABILITIES		22,310
EQUITY CAPITAL		
Common Stock - Total Par Value		200
Surplus		1,000
Undivided Profits and Reserve for Contingencies		1,779
TOTAL EQUITY CAPITAL		2,979
TOTAL LIABILITIES & EQUITY CAPITAL		$ 25,289

Member of Federal Deposit Insurance Corporation

PEOPLES BANK & TRUST COMPANY

OFFICERS

CHAIRMAN OF THE BOARD	ELBERT N. CARVEL
PRESIDENT & CHIEF EXECUTIVE OFFICER	JOHN O. WILLIAMS
SECRETARY	EDGAR D. BAUMGARTNER, ESQ.
EXECUTIVE VICE PRESIDENT & TREASURER	RALPH O. WILLIAMS
SENIOR VICE PRESIDENT	JOSEPH CLOUD, JR.
VICE PRESIDENT	RICHARD E. CONING
VICE PRESIDENT	ROGER L. GODDU
VICE PRESIDENT	HARRY D. PEARCE
ASSISTANT VICE PRESIDENT & COMPTROLLER	PAUL H. BALDWIN
ASSISTANT TREASURER	SANDY NEIFFER
ASSISTANT TREASURER	ELMER H. REYNOLDS
ASSISTANT SECRETARY	NICOLETTA PALONI
ASSISTANT SECRETARY	HAROLD ROBINSON

DIRECTORS

EDGAR D. BAUMGARTNER, ESQ.	GEORGE R. EVANS
CHARLES W. BOWER	JAMES D. McGINNIS
WILLIAM H. CANTWELL	GLENN E. PATON (MRS.)
ELBERT N. CARVEL	HENRY TOPEL
FINN M.W. CASPERSEN, ESQ.	JOHN O. WILLIAMS
H. JAMES CONAWAY, JR., ESQ.	RALPH O. WILLIAMS

PEOPLES BANK & TRUST COMPANY

1300 Market Street

WILMINGTON, DE 19899 — Organized 1952 — NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 5,003
U. S. Treasury Securities		2,901
Obligations of other U. S. Government Agencies & Corps.		300
Obligations of States and Political Subdivisions		2,834
Federal Funds Sold and Securities Purchased		1,000
Loans - Net		21,496
Bank Premises, Furniture and Fixtures		842
All other Assets		597
TOTAL ASSETS		$ 34,973
LIABILITIES		
Demand Deposits of Indivs., Ptnshifs., & Corps.		$ 11,949
Time and Savings Deposits of Indivs., Ptnships., & Corps.		16,863
Deposits of United States Government		38
Deposits of States and Political Subdivisions		233
Certified and Officers' Checks		480
TOTAL DEPOSITS	29,563	
(A) Total Demand Deposits	12,540	
(B) Total Time & Savings Deposits	17,023	
All other Liabilities		795
TOTAL LIABILITIES		30,358
EQUITY CAPITAL		
Common Stock - Total Par Value		1,000
Surplus		1,500
Undivided Profits & Reserve for Contingencies		2,115
TOTAL EQUITY CAPITAL		4,615
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 34,973

Member of Federal Deposit Insurance Corporation

6 Branch Locations in New Castle & Kent Counties

THE PEOPLES BANK OF HARRINGTON

OFFICERS

President	J. Edward Taylor
1st Vice President	Jehu F. Camper
2nd Vice President	Charles L. Peck, Jr.
Secretary	Calvert A. Morgan, Sr.
Executive Vice President & Cashier	Howard S. Wagner
Assistant Cashier	Frances P. Garey
Assistant Cashier	Robert E. Everline

DIRECTORS

Thurman G. Adams	William Paskey, Jr.
Jehu F. Camper	Charles L. Peck, Jr.
Walter Messick	J. Harold Schabinger
Calvert Morgan	George C. Simpson
William F. Parker	William A. Stafford

J. Edward Taylor

THE PEOPLES BANK OF HARRINGTON

CLARK AND HANLEY STS.

HARRINGTON, DE 19952 KENT COUNTY

ORGANIZED 1905

STATEMENT OF JUNE 30, 1980

ASSETS	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	$ 873
U. S. TREASURY SECURITIES	2,820
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	635
ALL OTHER SECURITIES	7
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	400
LOANS - NET	12,058
BANK PREMISES, FURNITURE AND FIXTURES	585
REAL ESTATE OWNED OTHER THAN BANK PREMISES	35
TOTAL ASSETS	$ 17,413
LIABILITIES	
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	$ 3,184
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., CORPS.	12,339
DEPOSITS OF U. S. GOVERNMENT	16
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	112
CERTIFIED AND OFFICERS' CHECKS	22
TOTAL DEPOSITS 15,673	
(A) TOTAL DEMAND DEPOSITS 3,272	
(B) TOTAL TIME & SAVINGS DEPOSITS 12,401	
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY	30
TOTAL LIABILITIES	15,703
EQUITY CAPITAL	
COMMON STOCK - TOTAL PAR VALUE	250
SURPLUS	550
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	910
TOTAL EQUITY CAPITAL	1,710
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,413

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

THE SUSSEX TRUST COMPANY

OFFICERS

Chairman of the Board and President	Robert M. Hoyt
Executive Vice President	Robert L. Thompson
Vice President and Treasurer	Harold L. Slatcher
Vice President and Cashier	Wayne V. Dukes
Vice President and Comptroller	Geraldine B. Taylor
Vice President and Trust Officer	Donald C. Studley
Assistant Vice President	Gerald W. Chandler
Assistant Vice President	Paul B. Gardner
Assistant Vice President	Grace E. Hitch
Assistant Vice President	William A. Lucks
Assistant Vice President	John E. McGann
Assistant Vice President	Jerry A. Mullins
Assistant Vice President	Clifford W. Parsons
Assistant Vice President	J. Oneal Pritchett
Assistant Vice President	Madeline R. Stango
Assistant Vice President	Lewis C. Trivits
Secretary	Linda M. Dukes
Auditor	Kenneth R. Betts
Purchasing Officer	H. Allen Lewis

DIRECTORS

John L. Allen, Sr.
John P. Argo
Alfred G. Best
Frank D. Bonsall, Jr.
John L. Briggs
Lloyd J. Brittingham
Leon L. Burton
W. Cecil Carpenter
Addie M. Cordrey
William H. Davis
Robert E. Dukes
Dr. W. Pierce Ellis
John T. Fisher
George W. Hopkins
Robert M. Hoyt
J. Howard Isaacs
M. Martin Isaacs
Melvin L. Joseph
Donald L. Kent
John E. McGovern
Dr. James E. Marvil
Ernest E. Megee, Jr.
John E. Messick
George W. Plummer
Wayland H. Rice, Jr.
Henry S. Saunders, Jr.
Walter I. Shockley, Jr.
Francis R. Short
Sam H. Showell, Jr.
Robert L. Thompson
Robert W. Tunnell
Glenn W. Ward
J. Willis Webb
Dr. James C. White
W. Robert Williams
Preston L. Williams, Jr.

THE SUSSEX TRUST COMPANY

MARKET STREET

LAUREL, DE 19956 — SUSSEX COUNTY

ORGANIZED 1895

STATEMENT OF JUNE 30, 1980

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 5,168
U.S. TREASURY SECURITIES		6,871
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.		7,700
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		14,236
ALL OTHER SECURITIES		350
FEDERAL FUNDS SOLD & SECURITIES PURCHASED		3,850
LOANS - NET		68,946
BANK PREMISES, FURNITURE & FIXTURES		1,701
REAL ESTATE OWNED OTHER THAN BANK PREMISES		169
OTHER ASSETS		1,806
TOTAL ASSETS		$ 110,797
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 19,929
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		78,921
DEPOSITS OF UNITED STATES GOVERNMENT		194
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		1,544
CERTIFIED AND OFFICERS' CHECKS		549
TOTAL DEPOSITS	101,137	
(A) TOTAL DEMAND DEPOSITS	21,578	
(B) TOTAL TIME & SAVINGS DEPOSITS	79,559	
OTHER LIABILITIES		1,027
TOTAL LIABILITIES		102,164
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		879
SURPLUS		5,625
UNDIVIDED PROFITS		2,129
TOTAL EQUITY CAPITAL		8,633
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 110,797

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
8 BRANCH LOCATIONS IN KENT AND SUSSEX COUNTIES

WILMINGTON TRUST COMPANY

OFFICERS

Honorary Chairman of the Board	George P. Bissell, Jr.
Chairman of the Board, President and Chief Executive Officer	Bernard J. Taylor, II
Senior Vice President & Treasurer	Leonard W. Quill
Senior Vice President	A. Samuel Gray
Senior Vice President	John A. Herdeg
Senior Vice President	Paul F. Butler
Senior Vice President	Alan C. Knight
Senior Vice President & Secretary	Joseph M. Moran

VICE PRESIDENTS:

Henry F. Acquaotta
J. Christopher Bell
Victor H. Bridgman, II
Theodore B. Bolton
Charles B. Campbell, Jr.
Donald A. Corkran
George D. Craig
Edward B. duPont
Michael J. Feil
Loren H. Frye
John S. Garrett, Jr.
David S. Goodhue
Charles H. Hackman
Rita M. Harney
Thomas D. Henderer
Daniel P. Higley
David Hillegas
Lewis B. Hyman, Jr.
Joseph M. Jacobs
Robert B. Landon
Walter P. McEvilly
C. R. McPherson
Gerald L. Montague
George W. Nauman
Robert W. Oggenfuss
Thomas E. Parmenter
Ralph E. Pearce, Jr.
Wilmer B. Powell
William A. Pryor
William E. Reid
Roger G. Reynolds
Paul E. Shipley
Joseph Sieneski
Richard B. Simon
Allen E. Smith
W. Latimer Snowdon, Jr.
Daniel J. Strecker
William H. Swartz
Alan E. Tonks
Robert S. Townsend
Walter H. Whittaker
Clark H. Woolley
Ben P. Young

DIRECTORS

*Charles E. Bichy
George P. Bissell, Jr.
Robert H. Bolling, Jr.
J. Bruce Bredin
Joseph W. Chinn, Jr.
Edward W. Cooch, Jr.
William R. Deeley
Irenee duPont, Jr.
George P. Edmonds
*Endsley P. Fairman
Robert C. Forney
Charles J. Harrington
John A. Herdeg
Bernard B. Isaacson
W. Frederick Laird
Rodney M. Layton
Charles B. McCoy
*Walter D. Mertz
Joseph M. Moran
*G. Burton Pearson, Jr.
William S. Potter
John R. Ryan
Hugh R. Sharp, Jr.
Walton H. Simpson
Bernard J. Taylor, II
James M. Tunnell, Jr.
*William A. Worth

*Associate Director

WILMINGTON TRUST COMPANY

100 West 10th Street

Wilmington, DE 19899 — New Castle County

Organized 1903

STATEMENT OF JUNE 30, 1980

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 172,149
U. S. Treasury Securities		191,158
Obligations of other U.S. Gov. Agencies & Corps.		148,390
Obligations of States & Political Subdivisions		76,829
Other Bonds, Notes and Debentures		61,249
Corporate Stock		207
Federal Funds Sold & Securities Purchased		78,920
Loans - Net		522,466
Lease Financing Receivables		10,269
Bank Premises, Furniture & Fixtures		15,881
Other Assets		31,573
TOTAL ASSETS		$ 1,309,091
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 306,892
Time & Savings Deposits of Indivs., Ptnships., & Corps.		633,155
Deposits of U.S. Government		642
Deposits of States & Political Subdivisions		7,646
Deposits of Commercial Banks		8,805
Certified and Officers' Checks		3,970
TOTAL DEPOSITS	961,110	
(A) Total Demand Deposits	321,212	
(B) Total Time & Savings Deposits	639,898	
Federal Funds Purchased & Securities Sold		196,747
Other Liabilities for Borrowed Money		1,222
Mortgage Indebtedness and Liability for Capitalized Leases		461
Other Liabilities		49,128
TOTAL LIABILITIES		1,208,668
Subordinated Notes and Debentures		20,000
EQUITY CAPITAL		
Common Stock - Total Par Value		12,500
Surplus		25,000
Undivided Profits		42,923
TOTAL EQUITY CAPITAL		80,423
TOTAL LIABILITIES & EQUITY CAPITAL		$ 1,309,091

Member of Federal Deposit Insurance Corporation

37 Statewide Branch Locations

ABSTRACT OF CALL REPORTS

OF

NON-DEPOSIT TRUST COMPANIES

ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES
DURING THE YEAR JULY 1, 1979 THROUGH JUNE 30, 1980

	6-30-80 (In Thousands)	3-31-80 (In Thousands)	12-31-79 (In Thousands)	9-30-79 (In Thousands)
Number of Non-Deposit Trust Companies	2	2	2	2
ASSETS:				
Cash and Due from Depository Institutions	445	451	92	66
U.S. Treasury Securities	250	250	250	250
All Other Securities	228	68	189	156
Corporate Stock	---	---	---	---
Bank Premises, Furniture & Fixtures	114	77	63	64
Other Assets	479,442	337,528	244,183	205,900
TOTAL ASSETS:	$480,479	$338,374	$244,777	$206,436
LIABILITIES:				
Other Liabilities	479,859	337,961	244,337	205,922
TOTAL LIABILITIES:	$479,859	$337,961	$244,337	$205,922
EQUITY CAPITAL:				
Common Stock	402	402	403	403
Surplus	1	1	1	1
Undivided Profits	217	10	36	110
TOTAL EQUITY CAPITAL:	$620	$413	$440	$514
TOTAL LIABILITIES & EQUITY CAPITAL:	$480,479	$338,374	$244,777	$206,436

STATEMENTS

OF

NON-DEPOSIT TRUST COMPANIES

AMERICAN GUARANTY & TRUST COMAPNY

OFFICERS

President	Eleuthere I. du Pont
Senior Vice President	Matthew D. Mason, III
Vice President	Charles S. Baker
Vice President & Secretary	H. Lester Ariail, Jr.
Vice President	Louis A. Aviola, Jr.
Assistant Vice President	Naomi H. Burlew
Treasurer & Assistant Secretary	Carl E. Golt
Assistant Secretary	Mary B. Maczynski

DIRECTORS

Matthew D. Mason, III	Raymond W. Hofmann
Eleuthere I. du Pont	Richard V. King
Francis I. du Pont	Alain R. Singer

AMERICAN GUARANTY & TRUST COMPANY

3801 Kennett Pike

WILMINGTON, DE 19807 NEW CASTLE COUNTY

Organized 1914

STATEMENT OF JUNE 30, 1980

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 427
U. S. Treasury Securities	200
Bank Premises, Furniture and Fixtures	8
Other Assets	53,921
TOTAL ASSETS	$ 54,556
LIABILITIES	
Other Liabilities	$ 54,301
TOTAL LIABILITIES	54,301
EQUITY CAPITAL	
Common Stock - Total Par Value	202
Surplus	1
Undivided Profits	52
TOTAL EQUITY CAPITAL	255
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 54,556

DELAWARE CHARTER GUARANTEE AND TRUST COMPANY

OFFICERS

CHAIRMAN	DANIEL R. BUTLER
PRESIDENT & CHIEF OPERATING OFFICER	STEPHEN B. TILY, III
SECRETARY & ASSISTANT TREASURER	CAROL E. HILTY
TREASURER	L. PANARIELLO

DIRECTORS

DANIEL R. BUTLER	F. MICHAEL DONOHUE, JR.
EDWARD P. CLAYMAN, ESQ.	STEPHEN B. TILY, III

DELAWARE CHARTER GUARANTEE AND TRUST COMPANY

1105 North Market Street

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1980

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 18
U. S. Treasury Securities	50
All other Securities	228
Bank Premises, Furniture and Fixtures	106
Other Assets	425,521
TOTAL ASSETS	$ 425,923
LIABILITIES	
Other Liabilities	$ 425,558
TOTAL LIABILITIES	425,558
EQUITY CAPITAL	
Common Stock - Total Par Value	200
Undivided Profits & Reserve for Contingencies	165
TOTAL EQUITY CAPITAL	365
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 425,923

ABSTRACT OF CALL REPORTS

OF

MUTUAL SAVINGS BANKS

ABSTRACT OF CALL REPORTS OF MUTUAL SAVINGS BANKS
DURING THE YEAR JULY 1, 1979 THROUGH JUNE 30, 1980

	6-30-80 (In Thousands)	3-31-80 (In Thousands)	12-31-79 (In Thousands)	9-30-79 (In Thousands)
Number of Banks & Branches	26	26	26	26
ASSETS:				
Cash and Due from depository institutions	22,723	21,586	15,230	23,615
U.S. Treasury Securities	34,819	25,140	27,020	25,616
Obligations of other U.S. Gov. Agencies & Corps.	---	---	---	---
Obligations of States & Political Subdivisions	29,613	29,641	29,642	33,452
All other Securities	180,365	177,724	179,178	181,663
Corporate Stock	48,180	47,589	48,879	52,235
Federal Funds Sold & Securities Purchased	31,350	8,300	7,700	16,150
Loans - Net	580,704	587,235	585,675	575,640
Bank Premises, Furniture & Fixtures	10,185	10,020	10,045	10,133
Real Estate Owned other than Bank Premises	3,958	3,986	4,080	6,303
Other Assets	11,450	10,945	10,863	10,812
TOTAL ASSETS:	$953,347	$922,166	$918,312	$935,619
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	39,273	36,960	32,956	37,904
Time & Savings Deposits of Indivs., Ptnships., & Corps.	833,481	807,869	817,510	806,012
TOTAL DEPOSITS:	$872,754	$844,829	$850,466	$843,916
Federal Funds Purchased & Securities Sold etc.	---	2,000	3,500	---
Other Liabilities for borrowed money	---	---	---	---
Other Liabilities	18,740	14,239	3,449	26,929
TOTAL LIABILITIES:	$891,494	$861,068	$857,415	$870,845
EQUITY CAPITAL:				
Surplus	50,035	49,445	45,920	59,613
Undivided Profits	1,562	1,397	5,999	1,004
Reserve for Contingencies	10,256	10,256	8,978	4,157
TOTAL EQUITY CAPITAL:	$61,853	$61,098	$60,897	$64,774
TOTAL LIABILITIES & EQUITY CAPITAL:	$953,347	$922,166	$918,312	$935,619

STATEMENTS

OF

MUTUAL SAVINGS BANKS

ARTISANS' SAVINGS BANK

OFFICERS

President & Chief Executive Officer	Clyde H. Baylis, Jr.
Vice President & Secretary	Stephen G. Harris, Jr.
Assistant Vice President	James F. Murphy
Assistant Treasurer & Assistant Secretary	Mary E. Barnes
Controller	Gene H. Graham
Investment Officer	Francis A. Miller
Treasurer	Stephen C. Nelson
Vice President	Robert R. Castona
Assistant Vice President & Assistant Secretary	Nelson D. Clark
Loan Officer	Frederick R. Wilke
Auditor	Joseph E. Salvatore
Assistant Treasurer	David S. Loveland, III
Assistant Treasurer	Richard F. Wilson

DIRECTORS

Clyde H. Baylis, Jr.
William W. Bewley, Jr.
Harry B. Bissell, Jr.
Frank M. Casson
Horace K. Dugdale
John N. Fortner
Stephen G. Harris, Jr.
Sally V. Hawkins
Alton F. Hillis
Peter A. Larson
Robert S. Moore, Sr.
Albert A. Poppiti
George J. Prendergast
G. S. Scarborough, Jr.
B. Gary Scott
Donald C. Taylor
Harlan C. Williams

ARTISANS' SAVINGS BANK

219 West Ninth Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1861

STATEMENT OF JUNE 30, 1980

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 1,764
U. S. Treasury, Agency & Corporation Obligations	13,616
Corporate Bonds	38,988
Obligations of States & Political Subdivisions	317
Other Bonds, Notes and Debentures	2,633
Corporate Stock	10,157
Federal Funds Sold & Securities Purchased	10,100
Real Estate Loans - Net	95,029
Other Loans - Net	1,293
Bank Premises, Furniture & Fixtures	1,075
Real Estate Owned other than Bank Premises	1,048
Other Assets	2,046
TOTAL ASSETS	$ 178,066
LIABILITIES	
Savings and Time Deposits	$ 163,158
Demand Deposits	798
TOTAL DEPOSITS	163,956
Other Liabilities	1,245
TOTAL LIABILITIES	165,201
SURPLUS ACCOUNTS	
Surplus	7,000
Undivided Profits	431
Other Surplus Reserves	5,434
TOTAL SURPLUS ACCOUNTS	12,865
TOTAL LIABILITIES & SURPLUS ACCOUNTS	$ 178,066

Member of Federal Deposit Insurance Corporation

5 Branch Locations in New Castle and Kent Counties

WILMINGTON SAVINGS FUND SOCIETY

PRESIDENT	N. RUSSELL HARTZELL, JR.
SENIOR VICE PRESIDENT	ARTHUR G. HOOPER
SENIOR VICE PRESIDENT	WILLIAM H. ROBINSON, SR.
SENIOR VICE PRESIDENT	LEROY W. TAYLOR
SENIOR VICE PRESIDENT	B. N. WAUGAMAN
VICE PRESIDENT	CHARLES A. BENNETT
VICE PRESIDENT	H. SCOTT BERRY
VICE PRESIDENT	DAVID L. BURTON
VICE PRESIDENT	FREDERICK J. CLARK
VICE PRESIDENT	JOHN E. DILKS, JR.
VICE PRESIDENT	WILLIAM D. GUTHRIE, SR.
VICE PRESIDENT	HARRY T. KELLER, 3RD
VICE PRESIDENT	RICHARD L. MURCHISON
VICE PRESIDENT	STEPHEN R. TAYLOR
COMPTROLLER	WILSON E. SIMPSON
TREASURER	AUGUSTINE R. PAPILLO, SR.
SECRETARY & RESIDENT COUNSEL	JOHN P. BRADY
AUDITOR	F. RONALD SYMES

BOARD OF MANAGERS

WESLEY A. ADAMS
ROBERT P. BARNETT
STEPHEN R. CLARKE
DUDLEY E. CONNORS
RUSSELL S. DAVIS, JR.
ARTHUR W. DOBBERSTEIN
CARROLL W. GRIFFITH, JR.
N. RUSSELL HARTZELL, JR.
JAMES JULIAN
ARTHUR W. KOFFENBERGER, JR.
RANDALL T. MURRILL, JR.
ROBERT H. PEOPLES
ROBERT L. RICHARDS, JR.
THOMAS C. SHEA
JAMES E. VACHRIS
A. JUDSON WELLS

WILMINGTON SAVINGS FUND SOCIETY

838 Market Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1832

STATEMENT OF JUNE 30, 1980

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 20,959
U.S. Treasury, Agency, & Corporation Obligations	21,203
Corporate Bonds	138,744
Obligations of States & Political Subdivisions	29,296
Corporate Stock	38,023
Federal Funds Sold & Securities Purchased	21,250
Real Estate Loans - Net	472,348
Other Loans - Net	12,034
Bank Premises, Furniture and Fixtures	9,110
Real Estate Owned other than Bank Premises	2,910
Other Assets	9,404
TOTAL ASSETS	$ 775,281
LIABILITIES	
Total Savings and Time Deposits	$ 670,323
Total Demand Deposits	38,475
TOTAL DEPOSITS	708,798
Other Liabilities	17,495
TOTAL LIABILITIES	726,293
SURPLUS ACCOUNTS	
Surplus	43,035
Undivided Profits	1,131
Other Surplus Reserves	4,822
TOTAL SURPLUS ACCOUNTS	48,988
TOTAL LIABILITIES & SURPLUS ACCOUNTS	$ 775,281

Member of Federal Deposit Insurance Corporation
19 Statewide Branch Locations

ABSTRACT OF CALL REPORTS

OF

NATIONAL BANKS

ABSTRACT OF CALL REPORTS OF NATIONAL BANKS
DURING THE YEAR JULY 1, 1979 THROUGH JUNE 30, 1980

	6-30-80 (In Thousands)	3-31-80 (In Thousands)	12-31-79 (In Thousands)	9-30-79 (In Thousands)
Number of Banks and Branches	12	12	12	12
ASSETS:				
Cash and Due from Depository Institutions	8,865	8,313	9,544	7,553
U.S. Treasury Securities	9,136	11,500	10,594	10,403
Obligations of other U.S. Gov. Agencies & Corps.	1,557	1,797	1,897	1,898
Obligations of States & Political Subdivisions	3,699	3,463	3,378	3,059
All other Securities	451	451	451	451
Corporate Stock	---	---	---	---
Federal Funds Sold & Securities Purchased	11,250	7,975	10,200	10,325
Loans - Net	51,977	51,475	51,130	50,325
Bank Premises, Furniture & Fixtures	1,769	1,702	1,524	1,455
Real Estate Owned other than Bank Premises	290	184	133	134
Other Assets	800	811	650	830
TOTAL ASSETS:	$89,899	$87,661	$89,501	$86,433
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	19,666	19,419	21,692	19,552
Time & Savings Deposits of Indivs., Ptnships., & Corps.	57,677	55,386	54,478	53,504
Deposits of United States Government	135	226	62	152
Deposits of States and Political Subdivisions	1,541	1,613	2,281	2,993
Deposits of Commercial Banks	39	51	12	45
Certified and Officers' Checks	624	623	1,066	408
TOTAL DEPOSITS:	$79,685	$77,818	$79,591	$76,654
Federal Funds Purchased & Securities Sold etc.	175	53	477	---
Interest-Bearing Demand Notes issued to U.S. Treasury	374	153	326	390
Other Liabilities for Borrowed Money	---	---	---	---
Mortgage Indebtedness and Liability	24	24	28	24
Other Liabilities	1,176	1,228	831	1,171
TOTAL LIABILITIES:	$81,434	$79,276	$81,253	$78,239
Subordinated Notes & Debentures	200	200	200	200
EQUITY CAPITAL:				
Common Stock	2,468	2,468	2,468	2,467
Surplus	2,523	2,523	2,523	2,523
Undivided Profits	3,274	3,194	3,057	2,591
Reserve for Contingencies & other Capital Reserves	---	---	---	413
TOTAL EQUITY CAPITAL:	$8,265	$8,185	$8,048	$7,994
TOTAL LIABILITIES & EQUITY CAPITAL:	$89,899	$87,661	$89,501	$86,433

STATEMENTS

OF

NATIONAL BANKS

COLONIAL NATIONAL BANK

1901 West Fourth Street

Wilmington, DE 19805 — New Castle County

Organized 1927

BRANCHES

307-309 Maryland Avenue — 200 West Ninth Street
1931 West Fourth Street

OFFICERS

Chairman of the Board and President	Abele Minutella
Senior Vice President	Jesse W. Samluk
Vice President and Cashier	Rose G. Voly
Vice President	Edward J. Bennett
Assistant Vice President and Assistant Cashier	Charles J. Dayton
Assistant Vice President	Margaret Solowski
Assistant Cashier	Esther B. Miller
Assistant Cashier	Henry Kozicki
Assistant Cashier	Lorraine M. Lloyd

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 1,320
U. S. Treasury Securities		3,795
Obligations of other U.S. Gov. Agencies & Corps.		595
All other Securities		17
Federal Funds Sold and Securities Purchased		600
Loans - Net		3,512
Bank Premises, Furniture and Fixtures		153
Other Assets		12
TOTAL ASSETS		$ 10,004
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,836
Time and Savings Deposits of Indivs., Ptnships., & Corps.		4,708
Deposits of United States Government		5
Deposits of States and Political Subdivisions		726
Certified and Officers' Checks		87
TOTAL DEPOSITS	9,362	
(A) Total Demand Deposits	3,929	
(B) Total Time and Savings Deposits	5,433	
All other Liabilities		9
TOTAL LIABILITIES		9,371
EQUITY CAPITAL		
Common Stock - Total Par Value		270
Surplus		286
Undivided Profits and Reserve for Contingencies		77
TOTAL EQUITY CAPITAL		633
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 10,004

DIRECTORS

Edward J. Bennett — Michael A. Poppiti
Abele Minutella — Jesse W. Samluk
Rose G. Voly

THE FIRST NATIONAL BANK OF FRANKFORD

MAIN STREET

FRANKFORD, DE 19945 — SUSSEX COUNTY

ORGANIZED 1907

OFFICERS

PRESIDENT	HARRY DUKES, JR.
VICE PRESIDENT	RALPH L. HOLLOWAY
CASHIER	J. L. HUMMER, JR.
ASSISTANT CASHIER	J. L. HUMMER, SR.
ASSISTANT CASHIER	LILLIAN D. EVANS
ASSISTANT CASHIER	HESTER L. HOLLOWAY
SENIOR LOAN OFFICER	PEGGY W. TOOMEY

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1980

ASSETS		(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS		$ 816
U.S. TREASURY SECURITIES		49
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES & CORPS.		90
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		778
ALL OTHER SECURITIES		21
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		1,500
LOANS - NET		7,961
BANK PREMISES, FURNITURE AND FIXTURES		107
REAL ESTATE OWNED OTHER THAN BANK PREMISES		215
TOTAL ASSETS		$ 11,537
LIABILITIES		
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		$ 2,243
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.		7,776
DEPOSITS OF UNITED STATES GOVERNMENT		7
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		4
CERTIFIED AND OFFICERS' CHECKS		68
TOTAL DEPOSITS	10,098	
(A) TOTAL DEMAND DEPOSITS	2,322	
(B) TOTAL TIME & SAVINGS DEPOSITS	7,776	
ALL OTHER LIABILITIES		95
TOTAL LIABILITIES		10,193
EQUITY CAPITAL		
COMMON STOCK - TOTAL PAR VALUE		350
SURPLUS		350
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES		644
TOTAL EQUITY CAPITAL		1,344
TOTAL LIABILITIES & EQUITY CAPITAL		$ 11,537

DIRECTORS

HERBERT CALHOUN
BERTHA E. C. DUKES
HARRY H. DUKES, JR.
RALPH L. HOLLOWAY
MARVEL L. LYNCH
CALVIN C. MCCOMRICK
NANCY LEE SMOOT
G. HARVEY TINGLE
RUSSELL F. WILGUS

THE FIRST NATIONAL BANK OF GEORGETOWN

Rt. 113 & Edwards Street
GEORGETOWN, DE 19947 P.O. Box 484 SUSSEX COUNTY

Organized 1979

OFFICERS

Chairman of the Board	Gerald W. Wilgus
President	George M. Anderson
Vice President & Loan Officer	J. Frank Perdue
Secretary & Cashier	Barbara-Cherrix O'Leary
Cashier	Lynda A. Starkey

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 605
U.S. Treasury Securities		793
All other Securities		35
Federal Funds Sold and Securities Purchased		50
Loans - Net		1,477
Bank Premises, Furniture and Fixtures		508
All other Assets		36
TOTAL ASSETS		$ 3,504
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 394
Time & Savings Deposits of Indivs., Ptnships., & Corps.		1,352
Deposits of States and Political Subdivisions		477
Certified and Officers' Checks		10
TOTAL DEPOSITS	2,233	
(A) Total Demand Deposits	416	
(B) Total Time and Savings Deposits	1,817	
Federal Funds Purchased and Securities Sold		175
Mortgage Indebtedness and Liability for Capitalized Leases		24
All other Liabilities		81
TOTAL LIABILITIES		2,513
EQUITY CAPITAL		
Common Stock - Total Par Value		575
Surplus		575
Undivided Profits and Reserve for Contingencies		(159)
TOTAL EQUITY CAPITAL		991
TOTAL LIABILITIES & EQUITY CAPITAL		$ 3,504

DIRECTORS

George M. Anderson	Floyd A. Megee
Everett T. Conaway	Ronald T. Moore
Roland L. Derrickson	Barbara-Cherrix O'Leary
Robert L. Halbrook	Gerald W. Wilgus
H. Wayne Kraeer	Gordon E. Wood

THE FIRST NATIONAL BANK OF HARRINGTON

9 Commerce Street

Harrington, DE 19952 — Kent County

Organized 1888

Branch

Rt. 13 - Canterbury

Officers

Chairman of the Board	Benjamin Hughes, Jr.
Vice Chairman	John M. Curtis
Executive Vice President & Cashier	David G. Jones
Vice President	Joan E. Quillen
Vice President	Joyce Kimmey
Assistant Cashier	Franklin W. Hendricks
Assistant Cashier	Beatrice Wright

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

Statement of June 30, 1980

Assets	(In Thousands)
Cash and Due from Depository Institutions	$ 923
U. S. Treasury Securities	1,134
Obligations of States & Political Subdivisions	1,054
All other Securities	20
Federal Funds Sold and Securities Purchased	4,125
Loans - Net	11,855
Bank Premises, Furniture and Fixtures	389
All other Assets	103
TOTAL ASSETS	$ 19,603
LIABILITIES	
Demand Deposits of Indivs., Ptnships., & Corps.	$ 3,505
Time & Savings Deposits of Indivs., Ptnships., & Corps.	13,948
Deposits of States and Political Subdivisions	191
All other Deposits	39
Certified and Officers' Checks	104
TOTAL DEPOSITS 17,787	
(A) Total Demand Deposits 3,764	
(B) Total Time and Savings Deposits 14,023	
Interest-bearing Demand Notes issued to the U.S. Treasury	88
All other Liabilities	188
TOTAL LIABILITIES	18,063
EQUITY CAPITAL	
Common Stock	210
Surplus	470
Undivided Profits & Reserve for Contingencies	860
TOTAL EQUITY CAPITAL	1,540
TOTAL LIABILITIES & EQUITY CAPITAL	$ 19,603

Directors

William M. Chambers, Jr.	Ernest E. Killen	William W. Shaw, Sr.
John M. Curtis	Amos Minner	Dr. Robert H. Smith
C. Tharp Harrington	Robert H. Quillen	Frank Tharp
Benjamin Hughes, Jr.	Joseph T. Richardson	

THE FIRST NATIONAL BANK OF WILMINGTON

1800 West Fourth Street

WILMINGTON, DE 19805 — NEW CASTLE COUNTY

Organized 1963

BRANCH

2080 New Castle Avenue - New Castle

OFFICERS

Chairman of the Board	John P. Reale, Sr.
Vice Chairman	Harvey Porter
President	Betty J. Lattanzio
Cashier	Walter P. Snyder
Vice President	Raymond J. Smith
Assistant Vice President	E. Sheila Berman
Assistant Cashier	Dorothy M. Williams

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,437
U.S. Treasury Securities		950
Obligations of other U.S. Gov. Agencies & Corps.		801
Obligations of States & Political Subdivisions in U.S.		40
All other Securities		324
Federal Funds Sold & Securities Purchased		4,150
Loans - Net		8,326
Bank Premises, Furniture and Fixtures		122
Real Estate Owned other than Bank Premises		57
All other Assets		244
TOTAL ASSETS		$ 17,451
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,448
Time & Savings Deposits of Indivs., Ptnships., & Corps.		12,378
Deposits of U. S. Government		18
Deposits of States & Political Subdivisions in U.S.		100
Certified and Officers' Checks		205
TOTAL DEPOSITS	16,149	
(A) Total Demand Deposits	3,671	
(B) Total Time & Savings Deposits	12,478	
All other Liabilities		247
TOTAL LIABILITIES		16,396
Subordinated Notes and Debentures		200
EQUITY CAPITAL		
Common Stock - Total Par Value		500
Surplus		280
Undivided Profits & Reserve for Contingencies		75
TOTAL EQUITY CAPITAL		855
TOTAL LIABILITIES & EQUITY CAPITAL		$ 17,451

DIRECTORS

O. Francis Biondi	Harvey Porter
Thomas J. Delle Donne	John P. Reale, Sr.
Vincent N. Greggo	David Ring
Betty J. Lattanzio	John W. Rollins, Jr.

THE FIRST NATIONAL BANK OF WYOMING

120 West Camden-Wyoming Avenue

WYOMING, DE 19934 — KENT COUNTY

Organized 1909

BRANCH

Governors Avenue - Dover

OFFICERS

President & Chairman of the Board	C. Fred Fifer
Vice Chairman of the Board	W. G. Davis
Executive Vice President & Cashier	H. Bernard Lynch
Assistant Vice President	Joseph E. Chippie
Assistant Cashier	Helen M. Dill
Assistant Cashier	Gloria E. Remus
Assistant Cashier	Mary E. Benham
Assistant Cashier	Lois Walters
Assistant Cashier	Paul B. Hughes, Jr.

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,764
U. S. Treasury Securities		2,415
Obligations of other U.S. Gov. Agencies & Corps.		101
Obligations of States & Political Subdivisions in U.S.		1,822
All other Securities		34
Federal Funds Sold and Securities Purchased		825
Loans - Net		18,846
Bank Premises, Furniture and Fixtures		490
Real Estate Owned other than Bank Premises		18
All other Assets		485
TOTAL ASSETS		$ 27,800
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 6,240
Time and Savings Deposits of Indivs., Ptnships., & Corps.		17,515
Deposits of U. S. Government		108
Deposits of States & Political Subdivisions in U.S.		43
Certified and Officers' Checks		150
TOTAL DEPOSITS	24,056	
(A) Total Demand Deposits	6,516	
(B) Total Time and Savings Deposits	17,540	
Interest - bearing Demand Notes		286
All other Liabilities		556
TOTAL LIABILITIES		24,898
EQUITY CAPITAL		
Common Stock - Total Par Value		563
Surplus		562
Undivided Profits & Reserve for Contingencies		1,777
TOTAL EQUITY CAPITAL		2,902
TOTAL LIABILITIES & EQUITY CAPITAL		$ 27,800

DIRECTORS

Harold L. Bennett	Joseph Jackewicz
W. G. Davis	H. Bernard Lynch
William A. Dawson	Peter Nechay
C. Fred Fifer	F. Hazel Roe (Emeritus)

COMPARATIVE CONSOLIDATED STATEMENT

OF

STATE-CHARTERED

SAVINGS/BUILDING AND LOAN

ASSOCIATIONS

COMPARATIVE CONSOLIDATED STATEMENT OF
STATE-CHARTERED SAVINGS/BUILDING & LOAN ASSOCIATIONS
AS OF JUNE 30, 1980 AND JUNE 30, 1979

	6-30-80	6-30-79	Increase (Decrease)
Number of Associations and Branches	18	18	-0-
ASSETS:			
First Mortgage Loans	68,298,475	68,907,965	(609,490)
Other Loans	2,883,368	2,059,858	823,510
Other Real Estate Owned	80,193	130,898	(50,705)
U.S. Government Obligations	1,018,352	1,025,228	(6,876)
Other Investments	3,158,711	2,531,293	627,418
Cash on Hand and in Banks	1,738,883	814,886	923,997
Fixed Assets	910,376	817,435	92,941
Other Assets	814,665	1,184,793	(370,128)
TOTAL ASSETS:	$78,903,023	$77,472,356	$1,430,667
LIABILITIES:			
Installment Stock Dues (Serial Shares)	2,598,436	2,688,813	(90,377)
Earnings Apportioned	728,528	695,945	32,583
Full Paid Stock	7,313,501	7,764,500	(450,999)
Installment Full Paid Stock	16,572,751	20,285,053	(3,712,302)
Undivided Profits	1,405,678	1,327,568	78,110
Other Capital Accounts	35,661,191	31,436,738	4,224,453
TOTAL CAPITAL:	$64,280,085	$64,198,617	$81,468
Borrowed Money	8,572,210	7,078,350	1,493,860
Loans in Process	125,114	698,205	(573,091)
Other Liabilities	1,894,678	1,798,249	96,429
Specific Reserves	1,280,221	1,210,348	69,873
General Reserves	2,750,715	2,488,587	262,128
TOTAL LIABILITIES:	$78,903,023	$77,472,356	$1,430,667

STATEMENTS

OF

STATE-CHARTERED

SAVINGS/BUILDING AND LOAN

ASSOCIATIONS

ARDEN BUILDING & LOAN ASSOCIATION

2111 Orleans Road

ARDEN, DE 19810 — NEW CASTLE COUNTY

Organized 1917

OFFICERS

President	Leon Tanzer
Vice President	Richard Florschutz
Secretary Treasurer	Rae F. Gerstine
Attorney	Joseph Green

STATEMENT OF JUNE 30, 1980

ASSETS	
First Mortgage Loans	$ 161,304
Cash on Hand and in Banks	4,090
TOTAL ASSETS	$ 165,394

LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		$ 34,360
Earnings Apportioned (Distributed)		8,208
Full Paid Stock		77,300
Undivided Profits (Including Current Earnings not Distributed)		9,379
TOTAL CAPITAL	129,247	
Other Liabilities		2,820
Reserve for Losses on Loans		13,442
Reserve for Contingencies		19,885
TOTAL LIABILITIES		$ 165,394

Number of Serial Shares Outstanding (Par Value $200)	480
Number of Full Paid Shares Outstanding (Par Value $100)	773

DIRECTORS

Sylvia Abramson
Joseph Bell
Warren Davis
Richard Florschutz
Rae F. Gerstine
Joseph Green
Richard Lebeis
Harry A. Rich
Wilbur Smith
Arthur E. Stevenson

Leon Tanzer

BRIDGEVILLE BUILDING & LOAN ASSOCIATION

200 Market Street

BRIDGEVILLE, DE 19933 SUSSEX COUNTY

Organized 1924

OFFICERS

President	Thomas J. Gray, Jr.
Vice President	Ralph E. Davis
Secretary & Treasurer	F. Joseph Willey

STATEMENT OF JUNE 30, 1980

ASSETS		
First Mortgage Loans		$ 1,188,002
Other Loans		22,985
Other Real Estate Owned		5,500
U.S. Government Obligations		65,597
Cash on Hand and in Banks		1,227
Other Assets		6,087
TOTAL ASSETS		$ 1,289,338
LIABILITIES		
Installment Stock Dues Paid In (Serial Shares)		$ 141,920
Earnings Apportioned (Distributed)		56,433
Full Paid Stock		949,100
Undivided Profits (Including Current Earnings not distributed)		17,520
TOTAL CAPITAL	1,164,973	
Borrowed Money		14,500
Other Liabilities		1,157
Reserve for Losses on Loans		75,000
Reserve for Contingencies		33,708
TOTAL LIABILITIES		$ 1,289,338
Number of Serial Shares Outstanding (Par Value $100)		2,310
Number of Full Paid Shares Outstanding (Par Value $200)		9,491

DIRECTORS

Ralph E. Davis	Edwin L. Layton
Thomas J. Gray, Jr.	Donald L. Melson
Richard W. Harris	Norman G. Powell
Robert B. Hopkins	F. Joseph Willey

CLAYTON SAVINGS & LOAN ASSOCIATION

219 Clayton Avenue

CLAYTON, DE 19938 — KENT COUNTY

Organized 1885

OFFICERS

President	John E. Knight, Jr.
Vice President	Richard M. Moor
Treasurer	Edward E. Hurd
Secretary	Earl Ely

STATEMENT OF JUNE 30, 1980

ASSETS	
First Mortgage Loans	$ 241,474
Other Loans	7,420
Other Investments	10,000
Cash on Hand and in Banks	20,046
Fixed Assets (Net of Depreciation)	46
Other Assets	134
TOTAL ASSETS	$ 279,120

LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 204,101
Earnings Apportioned (Distributed)	17,468
Undivided Profits (Including Current Earnings not Distributed)	3,123
TOTAL CAPITAL	224,692
Other Liabilities	10
Reserve for Contingencies	54,418
TOTAL LIABILITIES	$ 279,120
Number of Serial Shares Outstanding (Par Value $200)	2,880

DIRECTORS

Earl Ely
James R. Ford
Elmer T. Gove
Edward E. Hurd
John E. Knight, Jr.
Richard M. Moor
Bryce R. Nash
Barbara D. Pritchard
James T. Vaughn, Jr.
Pauline M. Wemple

COMMUNITY BUILDING & LOAN ASSOCIATION

P.O. Box 11

CAMDEN, DE 19934 — KENT COUNTY

ORGANIZED 1923

OFFICERS

PRESIDENT	WILLIAM A. DAWSON
VICE PRESIDENT	M. FRANCES EVANS
SECRETARY & TREASURER	CHARLES E. LISTER

STATEMENT OF JUNE 30, 1980

ASSETS	
FIRST MORTGAGE LOANS	$ 94,253
OTHER INVESTMENTS	30,000
CASH ON HAND AND IN BANKS	15,637
TOTAL ASSETS	$ 139,890

LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 97,425
EARNINGS APPORTIONED (DISTRIBUTED)		27,053
OTHER CAPITAL ACCOUNTS		1,510
TOTAL CAPITAL	125,988	
RESERVE FOR CONTINGENCIES		13,902
TOTAL LIABILITIES		$ 139,890
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $100)		2,610

DIRECTORS

JAMES R. BENNETT	M. FRANCES EVANS
FREDERIC W. BROWN	CHARLES E. LISTER
CALEB BURCHANEL	RALPH LORD
WILLIAM DAWSON	JAMES RICHARDSON

ROBERT T. WAGNER

DELAWARE CITY BUILDING & LOAN ASSOCIATION

SECOND AND CLINTON STREETS

DELAWARE CITY, DE 19706 — NEW CASTLE COUNTY

ORGANIZED 1888

OFFICERS

PRESIDENT	FRANK M. DERRICKSON
VICE PRESIDENT	ROBERT A. BECK
SECRETARY & ASSISTANT TREASURER	DAVID A. EASTBURN
TREASURER	WILLIAM J. BECK
ASSISTANT SECRETARY	ANNA G. WILSON

STATEMENT OF JUNE 30, 1980

ASSETS

FIRST MORTGAGE LOANS	$ 545,590
OTHER LOANS	3,579
OTHER REAL ESTATE OWNED	24,344
OTHER INVESTMENTS	38,573
CASH ON HAND AND IN BANKS	38,598
FIXED ASSETS (NET OF DEPRECIATION)	85
OTHER ASSETS	2,128
TOTAL ASSETS	$ 652,897

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	$ 268,272
EARNINGS APPORTIONED (DISTRIBUTED)	85,576
FULL PAID STOCK	183,200
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	18,411
TOTAL CAPITAL 555,459	
OTHER LIABILITIES	3,441
RESERVE FOR LOSSES ON LOANS	50,486
RESERVE FOR CONTINGENCIES	43,511
TOTAL LIABILITIES	$ 652,897
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	3,360
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $50)	3,664

DIRECTORS

ROBERT A. BECK
WILLIAM J. BECK
FRANK M. DERRICKSON
DAVID A. EASTBURN
RAYMOND A. ELLIOTT
WARNER T. FORAKER
H. BAILEY LESTER, JR.
H. BLAINE MONEY, JR.
D. L. MONEY
LEWIS W. WALKER
PATRICIA A. WILSON

DELAWARE SAVINGS & LOAN ASSOCIATION

921 ORANGE STREET

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

ORGANIZED 1921

BRANCHES

MIDDLETOWN — PRICES CORNER

OFFICERS

CHAIRMAN OF THE BOARD	EDWARD A. BEACOM
PRESIDENT AND SECRETARY	RONALD W. BEVAN
VICE PRESIDENT	ROBERT C. BARLOW
TREASURER	BERNARD J. DANEY

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS AND LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1980

ASSETS	
FIRST MORTGAGE LOANS	$ 24,155,423
OTHER LOANS	693,292
OTHER REAL ESTATE OWNED	50,349
U.S. GOVERNMENT OBLIGATIONS	687,875
OTHER INVESTMENTS	800,000
CASH ON HAND AND IN BANKS	80,082
FIXED ASSETS (NET OF DEPRECIATION)	304,581
OTHER ASSETS	453,613
TOTAL ASSETS	$ 27,225,215

LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 6,205
EARNINGS APPORTIONED (DISTRIBUTED)		3,706
FULL PAID STOCK		94,150
INSTALLMENT FULL PAID STOCK		5,448,846
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		242,923
OTHER CAPITAL ACCOUNTS		15,612,643
TOTAL CAPITAL	21,408,473	
BORROWED MONEY		4,326,600
LOANS IN PROCESS		122,314
OTHER LIABILITIES		344,946
RESERVE FOR LOSSES ON LOANS		20,678
RESERVE FOR CONTINGENCIES		1,002,204
TOTAL LIABILITIES		$ 27,225,215

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	27
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $50)	1,883

DIRECTORS

ROBERT C. BARLOW
EDWARD A. BEACOM
RONALD W. BEVAN
WILMER BOUCHELLE
JOSEPH J. BREEN
JOSEPH W. BROSIUS
BERNARD J. DANEY
LEWIS M. HAGERTY
CALVIN HARRIS, JR.
JOHN E. HEALY, II
W. REESE HITCHENS, SR.
J. ARTHUR LARSON
WILLIAM G. MOECKEL
W. CHARLES MONEY
FRANCIS A. SIDOWSKI
JOHN E. SLY

GREENWOOD BUILDING & LOAN ASSOCIATION

WEST MARKET STREET

GREENWOOD, DE 19950 — SUSSEX COUNTY

ORGANIZED 1920

OFFICERS

PRESIDENT	NELSON W. MEREDITH
VICE PRESIDENT	CHARLES F. JONES
SECRETARY & TREASURER	CRAIG E. PRETTYMAN
ASSISTANT SECRETARY & TREASURER	CHARLES H. CONAWAY

STATEMENT OF JUNE 30, 1980

ASSETS	
FIRST MORTGAGE LOANS	$ 1,510,165
OTHER LOANS	69,900
CASH ON HAND AND IN BANKS	12,896
FIXED ASSETS (NET OF DEPRECIATION)	786
OTHER ASSETS	14,683
TOTAL ASSETS	$ 1,608,430

LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 221,826
EARNINGS APPORTIONED (DISTRIBUTED)		53,398
FULL PAID STOCK		907,400
INSTALLMENT FULL PAID STOCK		38,256
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		4,740
TOTAL CAPITAL	1;225,620	
BORROWED MONEY		270,500
OTHER LIABILITIES		26,174
RESERVE FOR LOSSES ON LOANS		3,964
RESERVE FOR CONTINGENCIES		82,172
TOTAL LIABILITIES		$ 1,608,430

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $100)	4,802
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $100)	9,070

DIRECTORS

CHARLES H. CONAWAY
CHARLES F. JONES
NELSON W. MEREDITH
R. GERALD PEARSON
HENRY W. PETERS
CRAIG E. PRETTYMAN
ROBERT O. SCHROCK
ALFRED R. SMITH
MARVIN WARNER

KOSCIUSZKO SAVINGS & LOAN ASSOCIATION

600 South Harrison Street

Wilmington, DE 19805 — New Castle County

Organized 1911

OFFICERS

President	Peter P. Potocki, M. D.
Executive Vice President	Raymond S. Babiarz, Jr.
Vice President	Wentzell T. Jablonski
Secretary-Treasurer	John F. Yasik, Jr.
Assistant Secretary	Eleanor J. Conte
Assistant Treasurer	Irena M. Brzoska

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1980

ASSETS

First Mortgage Loans	$ 6,678,802
Other Loans	160,375
Cash on Hand and in Banks	1,181,570
Fixed Assets (Net of Depreciation)	223,515
Other Assets	97,350
TOTAL ASSETS	$ 8,341,612

LIABILITIES

Full Paid Stock	$ 3,953,401
Installment Full Paid Stock	2,677,191
Undivided Profits (Including Current Earnings not distributed)	42,687
TOTAL CAPITAL 6,673,279	
Borrowed Money	950,000
Other Liabilities	181,277
Reserve for Losses on Loans	292,175
Reserve for Contingencies	244,881
TOTAL LIABILITIES	$ 8,341,612

Number of Installment Full Paid Shares Outstanding (Par Value $200)	1,976
Number of Full Paid Shares Outstanding (Par Value $100)	26,771

DIRECTORS

John E. Babiarz
Wentzell J. Jablonski
Sigmund Klosiewicz
Joseph M. Kwiatkowski, Esq.
Frank Mlynarczyk
Peter P. Potocki, M.D.
Stephen J. Stevens
John F. Yasik, Jr.

LEWES & REHOBOTH BUILDING & LOAN ASSOCIATION

342 SAVANNAH ROAD

LEWES, DE 19958 — SUSSEX COUNTY

ORGANIZED 1925

OFFICERS

PRESIDENT	CLAUDE W. HUDSON
VICE PRESIDENT	WILSON M. CULLUM
EXECUTIVE VICE PRESIDENT	H. EDWARD MAULL, SR.
TREASURER	WILLIAM A. JOSEPH
SECRETARY	CHARLES T. MELSON, JR.
ASSISTANT SECRETARY	CHARLES T. MELSON, III

STATEMENT OF JUNE 30, 1980

ASSETS

FIRST MORTGAGE LOANS	$ 650,353
OTHER LOANS	27,950
CASH ON HAND AND IN BANKS	25,219
FIXED ASSETS (NET OF DEPRECIATION)	1
OTHER ASSETS	14,624
TOTAL ASSETS	$ 718,147

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	$ 250,034
EARNINGS APPORTIONED (DISTRIBUTED)	63,365
FULL PAID STOCK	180,800
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	15,109
TOTAL CAPITAL 509,308	
BORROWED MONEY	149,950
OTHER LIABILITIES	3,428
RESERVE FOR CONTINGENCIES	55,461
TOTAL LIABILITIES	$ 718,147

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	3,345
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200)	904

DIRECTORS

SANFORD G. CLIFTON
BAYARD V. COULTER
WILSON M. CULLUM
WILLIAM J. DOWNS
CLAUDE W. HUDSON
R. MARVIN INGRAM
WILLIAM A. JOSEPH
HARRY W. LEWIS
CHARLES T. MELSON, JR.
CHARLES T. MELSON, III
H. EDWARD MAULL, SR.
DENNARD F. QUILLEN
WILLIAM J. THOROUGHGOOD

MARSHALLTON SAVINGS & LOAN ASSOCIATION

1815 Newport Gap Pike

Wilmington, DE 19808 — New Castle County

Organized 1922

OFFICERS

Honorary Chairman of the Board	Powell M. Ford
President	Robert P. MacLary
1st Vice President	Harry G. Kendall
2nd Vice President	Robert W. MacLary
Treasurer	Benjamin F. Lloyd, Jr.
Secretary	Concetta R. Allen

Member of the Federal Home Loan Bank

STATEMENT OF JUNE 30, 1980

ASSETS

First Mortgage Loans	$ 2,777,032
Other Loans	135,648
U.S. Government Obligations	234,880
Other Investments	32,000
Cash on Hand and in Banks	3,618
Fixed Assets (Net of Depreciation)	152,719
Other Assets	9,337
TOTAL ASSETS	$ 3,345,234

LIABILITIES

Installment Stock Dues Paid In (Serial Shares)	$ 504,439
Earnings Apportioned (Distributed)	126,423
Full Paid Stock	80,200
Installment Full Paid Stock	575,298
Undivided Profits (Including Current Earnings not Distributed)	63,169
Other Capital Accounts	1,519,759
TOTAL CAPITAL 2,869,288	
Borrowed Money	50,000
Other Liabilities	3,105
Reserve for Losses on Loans	237,956
Reserve for Contingencies	184,885
TOTAL LIABILITIES	$ 3,345,234

Number of Serial Shares Outstanding (Par Value $200)	6,953
Number of Full Paid Shares Outstanding (Par Value $100)	802

DIRECTORS

Powell M. Ford — Benjamin F. Lloyd, Sr.
Harry G. Kendall — Robert P. MacLary
John W. Kendall — Robert W. MacLary
Benjamin F. Lloyd, Jr. — Wilson Powell
William J. Woodward

MILFORD BUILDING & LOAN ASSOCIATION

MILFORD, DE 19963

10 N. W. FRONT STREET

ORGANIZED 1869

KENT COUNTY

OFFICERS

PRESIDENT	CALVERT A. MORGAN
VICE PRESIDENT	DOLPHUS B. WILKINS
TREASURER	ROY B. KEMP, JR.
SECRETARY	J. WILLIAM WELLS

STATEMENT OF JUNE 30, 1980

ASSETS

FIRST MORTGAGE LOANS	$ 923,106
OTHER INVESTMENTS	91,034
CASH ON HAND AND IN BANKS	3,946
FIXED ASSETS (NET OF DEPRECIATION)	1
OTHER ASSETS	1,592
TOTAL ASSETS	$1,019,679

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	$ 181,746
EARNINGS APPORTIONED (DISTRIBUTED)	58,373
FULL PAID STOCK	675,800
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	21,407
TOTAL CAPITAL 937,326	
RESERVE FOR LOSSES ON LOANS	210
RESERVE FOR CONTINGENCIES	82,143
TOTAL LIABILITIES	$1,019,679

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	3,415
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200)	3,379

DIRECTORS

DR. JOHN B. BAKER
DAVID A. CLEMENTS, JR.
R. CALVIN CLENDANIEL
DR. ROBERT EMORY
ROY B. KEMP, JR.
RUSSELL KIRBY
RAYMOND W. MASTEN
CALVERT A. MORGAN
WILLIS ROGERS
MYRON C. WARREN
J. WILLIAM WELLS
DOLPHUS B. WILKINS

MILTON BUILDING & LOAN ASSOCIATION

P. O. Box 171

MILTON, DE 19968 SUSSEX COUNTY

ORGANIZED 1923

OFFICERS

PRESIDENT	RALPH DICKERSON
VICE PRESIDENT	ARTHUR DORMAN
SECRETARY	ANNA C. JOHNSON
TREASURER	LEIGHTON RICHARDS

STATEMENT OF JUNE 30, 1980

ASSETS		
FIRST MORTGAGE LOANS		$ 93,400
OTHER LOANS		5,800
CASH ON HAND AND IN BANKS		6,384
OTHER ASSETS		1,865
TOTAL ASSETS		$ 107,449
LIABILITIES		
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)		$ 72,968
EARNINGS APPORTIONED (DISTRIBUTED)		17,735
FULL PAID STOCK		8,400
TOTAL CAPITAL	99,103	
OTHER LIABILITIES		443
RESERVE FOR CONTINGENCIES		7,903
TOTAL LIABILITIES		$ 107,449
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)		943
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200)		42

DIRECTORS

RALPH DICKERSON ARTHUR DORMAN

DAVID DONOVAN LEIGHTON RICHARDS

ELWOOD WARRINGTON

NEWPORT BUILDING & LOAN ASSOCIATION

17 North James Street

NEWPORT, DE 19804 — NEW CASTLE COUNTY

Organized 1869

OFFICERS

President	A. R. Ross
Vice President	John S. Hanna, Jr.
Financial Secretary	William B. Hambleton
Treasurer	John M. Smiley
Assistant Treasurer	Garrett Abele
Recording Secretary & Clerk	Ida Smith
Attorney	Keith & Koffenberger

STATEMENT OF JUNE 30, 1980

ASSETS

First Mortgage Loans	$ 227,999
Other Loans	9,600
Other Investments	6,704
Cash on Hand and in Banks	1,637
Other Assets	131
TOTAL ASSETS	$ 246,071

LIABILITIES

Installment Stock Dues Paid In (Serial Shares)		$ 7,320
Earnings Apportioned (Distributed)		47,118
Full Paid Stock		12,450
Installment Full Paid Stock		151,956
Undivided Profits (Including Current Earnings not distributed)		2,115
Other Capital Accounts		2,272
TOTAL CAPITAL	223,231	
Other Liabilities		302
Reserve for Contingencies		22,538
TOTAL LIABILITIES		$ 246,071

Number of Serial Shares Outstanding (Par Value $200)	2,216
Number of Full Paid Shares Outstanding (Par Value $50)	297

DIRECTORS

Garrett Abele
George C. Charnick
J. V. Dyer
John S. Hanna, Jr.
William B. Hambleton
Horace O. Ingram
Galen W. Jordan
Thomas M. Keith, Esquire
A. R. Ross
Henry F. Seeds
John M. Smiley
Ida Smith

NINTH WARD SAVINGS & LOAN ASSOCIATION

400 Delaware Avenue

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1922

OFFICERS

President	J. Bayard Cloud
Vice President	Ernest J. Peoples
Secretary & Treasurer	George N. Cole
Assistant Secretary & Treasurer	David A. Jones
Assistant Secretary & Treasurer	Josephine B. Mauro
Controller	Ronald P. Crouch

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1980

ASSETS		
First Mortgage Loans		$ 28,115,722
Other Loans		1,690,079
Other Investments		2,180,400
Cash on Hand and in Banks		289,943
Fixed Assets (Net of Depreciation)		226,642
Other Assets		211,204
TOTAL ASSETS		$ 32,715,990
LIABILITIES		
Full Paid Stock		$ 123,400
Installment Full Paid Stock		7,564,207
Undivided Profits (Including Current Earnings not distributed)		949,900
Other Capital Accounts		18,525,007
TOTAL CAPITAL	27,162,514	
Borrowed Money		2,810,660
Loans in Process		2,800
Other Liabilities		1,324,874
Reserve for Losses on Loans		518,276
Reserve for Contingencies		896,866
TOTAL LIABILITIES		$ 32,715,990
Number of Full Paid Shares Outstanding (Par Value $50)		2,468

DIRECTORS

J. Bayard Cloud
Thomas B. Cloud
George N. Cole
Louis J. D'Onofrio
Robert F. Klippel
Ernest J. Peoples
Nicholas Vouras
William F. Webb

PEOPLES SAVINGS & LOAN ASSOCIATION

214 South State Street

DOVER, DE 19901 — KENT COUNTY

Organized 1889

OFFICERS

President	Maurice A. Hartnett, Jr.
Vice President	J. E. Leo Scanlon
Secretary & Treasurer	Lawrence C. Foard

STATEMENT OF JUNE 30, 1980

ASSETS

First Mortgage Loans	$ 603,350
Other Loans	45,200
Cash on Hand and in Banks	45,713
Other Assets	1,597
TOTAL ASSETS	$ 695,860

LIABILITIES

Installment Stock Dues Paid In (Serial Shares)	$ 359,203
Earnings Apportioned (Distributed)	92,365
Full Paid Stock	67,900
Installment Full Paid Stock	16,997
Undivided Profits (Including Current Earnings not distributed)	9,138
TOTAL CAPITAL	645,603
Other Liabilities	2,608
Reserve for Losses on Loans	47,649
TOTAL LIABILITIES	$ 695,860

Number of Serial Shares Outstanding (Par Value $100)	9,360
Number of Full Paid Shares Outstanding (Par Value $100)	679

DIRECTORS

William C. Boyer, Jr.
George B. Carroll
Lawrence C. Foard
Maurice A. Hartnett, Jr.
Hughett K. McDaniel
J. E. Leo Scanlon
Joshua M. Twilley
William H. Willis

TOWNSEND BUILDING & LOAN ASSOCIATION

P. O. Box 48

TOWNSEND, DE 19734 — NEW CASTLE COUNTY

ORGANIZED 1914

OFFICERS

PRESIDENT	JOHN W. DUKES
VICE PRESIDENT	JOHN W. GUESSFORD
ASSISTANT VICE PRESIDENT	GEORGE B. SCHREPPLER, JR.
SECRETARY	ROSE-JEAN COCHRAN
TREASURER	A. WOODALL COCHRAN
ASSISTANT TREASURER	JESSE F. WATSON

STATEMENT OF JUNE 30, 1980

ASSETS	
FIRST MORTGAGE LOANS	$ 332,500
OTHER LOANS	11,600
CASH ON HAND AND IN BANKS	8,277
OTHER ASSETS	320
TOTAL ASSETS	$ 352,697

LIABILITIES	
INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	$ 248,617
EARNINGS APPORTIONED (DISTRIBUTED)	71,307
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	6,057
TOTAL CAPITAL 325,981	
OTHER LIABILITIES	93
RESERVE FOR LOSSES ON LOANS	20,385
RESERVE FOR CONTINGENCIES	6,238
TOTAL LIABILITIES	$ 352,697
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200)	4,017

DIRECTORS

JULIAN A. BROWN
A. WOODALL COCHRAN
JOHN W. DUKES
JOHN W. GUESSFORD
WILLIAM A. HEINOLD
JAMES A. LEE
WOODROW McDONALD
GEORGE B. SCHREPPLER, JR.
JESSE F. WATSON

COMPARATIVE

CONSOLIDATED STATEMENT

OF

FEDERALLY-CHARTERED

SAVINGS AND LOAN ASSOCIATIONS

COMPARATIVE CONSOLIDATED STATEMENT OF
FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AS OF JUNE 30, 1980 AND JUNE 30, 1979

	6-30-80 (In Thousands)	6-30-79 (In Thousands)	Increase (Decrease)
Number of Associations & Branches	11	11	-0-
ASSETS:			
First Mortgage Loans	167,321	180,370	(12,449)
Other Loans	3,197	2,268	929
Real Estate Sold On Contract	72	---	72
Other Real Estate Owned	178	37	141
U. S. Government Obligations	7,984	9,868	(1,884)
Other Investments	2,595	4,541	(1,946)
Cash on Hand and in Banks	950	516	434
Fixed Assets	2,086	2,102	(16)
Other Assets	7,418	3,022	4,396
TOTAL ASSETS:	$192,401	$202,724	$(10,323)
LIABILITIES:			
Undivided Profits (Including Current Earnings not Distributed)	2,667	5,566	(2,899)
Other Capital Accounts	164,582	158,086	6,496
TOTAL CAPITAL:	167,249	163,652	3,597
Borrowed Money	17,209	25,714	(8,505)
Loans in Process	1,120	3,383	(2,263)
Other Liabilities	---	5,666	(5,666)
Specific Reserves	6,770	4,252	2,518
General Reserves	53	57	(4)
TOTAL LIABILITIES:	$192,401	$202,724	$(10,323)

STATEMENTS

OF

FEDERALLY-CHARTERED

SAVINGS AND LOAN ASSOCIATIONS

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF NEW CASTLE COUNTY

ONE CUSTOMS HOUSE SQUARE

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

ORGANIZED 1938

BRANCHES

BRANMAR PLAZA — NEWARK — MILL CREEK — TRIANGLE MALL
TALLEYVILLE — 909 SHIPLEY STREET

OFFICERS

PRESIDENT	JOHN F. HALLORAN
EXECUTIVE VICE PRESIDENT	EARL H. LOOMIS
VICE PRESIDENT & TREASURER	RAYMOND C. HITCH
VICE PRESIDENT & SECRETARY	DONALD R. WERKHEISER
ASSISTANT SECRETARY & ASSISTANT TREASURER	MARY J. KEOGH
ASSISTANT SECRETARY	ANNA M. GAVIN
ASSISTANT SECRETARY	TRUDI M. WILLCOX
ASSISTANT SECRETARY	LILLIAN BAGLEY
ASSISTANT SECRETARY	MARY ANN LAMBERT
ASSISTANT TREASURER	PAUL BIDDLE, JR.
ASSISTANT TREASURER	SYLVESTER LEGUTKO

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1980

ASSETS	(IN THOUSANDS)
FIRST MORTGAGE LOANS	$ 113,468
OTHER LOANS	1,023
OTHER REAL ESTATE OWNED	142
U.S. GOVERNMENT OBLIGATIONS	6,879
OTHER INVESTMENTS	2,049
CASH ON HAND AND IN BANKS	551
FIXED ASSETS (NET OF DEPRECIATION)	1,228
OTHER ASSETS	2,969
TOTAL ASSETS	$ 128,309

LIABILITIES		
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)		$ 1,817
OTHER CAPITAL ACCOUNTS		105,435
TOTAL CAPITAL	107,252	
BORROWED MONEY		15,436
LOANS IN PROCESS		1,108
RESERVE FOR LOSSES ON LOANS		4,460
RESERVE FOR CONTINGENCIES		53
TOTAL LIABILITIES		$ 128,309

DIRECTORS

WILLIAM A. HADDOCK, JR.
JOHN F. HALLORAN
RICHARD I. G. JONES
LEONARD C. KIESLING
EARL H. LOOMIS
H. DAVID LUNGER
FRANK T. LYNCH
CHARLES B. REEDER
PAUL D. ROSSITER
WILLIAM A. WELSH

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF WILMINGTON

201 West Ninth Street

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1912

BRANCHES

2207 Concord Pike, Wilmington — 12 Community Plaza, New Castle

10 Brewster Drive, Newark

OFFICERS

President & Chief Executive Officer	Arthur C. Annone
Executive Vice President & Treasurer	Harold J. Kruger
Secretary	Lewis S. Black, Jr.
Vice President	Charles W. Brynes, Jr.
Vice President	Charles E. Mendinhall, Jr.
Vice President	E. Drew Sikorski
Assistant Vice President	Dennis E. Greenhouse
Assistant Vice President	William A. Wardell, Jr.
Assistant Secretary	Marion L. Ryan
Assistant Mortgage Loan Officer	Robert W. Winchell

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1980

ASSETS		(In Thousands)
First Mortgage Loans		$ 54,453
Other Loans		2,174
Real Estate Sold On Contract		72
Other Real Estate Owned		36
U.S. Government Obligations		1,105
Other Investments		546
Cash on Hand and in Banks		399
Fixed Assets (Net of Depreciation)		858
Other Assets		4,449
TOTAL ASSETS		$ 64,092
LIABILITIES		
Undivided Profits (Including Current Earnings not Distributed)		$ 850
Other Capital Accounts		59,147
TOTAL CAPITAL	59,997	
Borrowed Money		1,773
Loans in Process		12
Reserve for Losses on Loans		2,310
TOTAL LIABILITIES		$ 64,092

DIRECTORS

Arthur C. Annone	Sidney Laub, Chairman
Lewis S. Black, Jr.	Martin G. Mand
Robert H. Bolling, Jr.	Andrew L. Miller
Arthur A. Carota	Howard A. Miller, Honorary Chairman
Samuel F. Keil	Sol Toumarkine
Harold J. Kruger	Benjamin Vinton, Jr.

LISTING

OF

REGISTERED SMALL LOAN

COMPANIES

REGISTERED SMALL LOAN COMPANIES

Allstate Enterprises Financial Corporation	3411 Silverside Road, Wilmington, DE 19803
Associates Financial Services Co. of Del., Inc.	2606 A Kirkwood Highway, Wilmington, DE 19805
Associates Financial Services Co. of Dover, Inc.	435 N. DuPont Highway, Dover, DE 19901
Associates Financial Services Co. of New Castle	1505 DuPont Highway, New Castle, DE 19720
Associates Financial Services Co. of Newark, Inc.	150 East Main Street, Newark, DE 19711
Associates Financial Services Co. of Wilm., Inc.	3208 Concord Pike, Wilmington, DE 19803
Associates Financial Services Co. of North Wilm., Inc.	729 Philadelphia Pike, Wilmington, DE 19809
Avco Financial Services of Dover, Inc.	863 South Governors Ave., Dover, DE 19901
Avco Financial Services of Milford, Inc.	Box 486, Rt. 14, Milford, DE 19963
Avco Financial Services of New Castle, Inc.	191 Christiana Rd., Suite 2, New Castle, DE 19720
Avco Financial Services of Newark, Inc.	170 East Main Street, Newark, DE 19711
Avco Financial Services of West Wilmington, Inc.	4702 Kirkwood Hwy., Wilmington, DE 19808
Avco Financial Services of Wilmington, Inc.	4106 Market Street, Wilmington, DE 19899
Avco Financial Services of North Wilmington, Inc.	1812 Marsh Road, Wilmington, DE 19803
Beneficial Finance Company of Delaware	494 North DuPont Highway, Dover, DE 19901
Beneficial Finance Company of Delaware	301 East Lea Boulevard, Wilmington, DE 19802
Beneficial Finance Company of Delaware	Chestnut Hill & Marrows Road, Newark, DE 19711
Beneficial Finance Company of Delaware	4520 Kirkwood Highway, Wilmington, DE 19808
Blazer Financial Services, Inc.	2114 N. DuPont Highway, Camden, DE 19934
Blazer Financial Services, Inc.	34 Tri-State Mall, I-95, Claymont, DE 19703
Blazer Financial Services, Inc. of Delaware	115 Loockerman Street, Dover, DE 19901
Blazer Financial Services, Inc. of Milford	20 North Walnut Street, Milford, DE 19963
Blazer Financial Services, Inc. of New Castle County	2076 New Castle Avenue, New Castle, DE 19720
Blazer Financial Services, Inc. of Newark	43 East Main Street, Newark, DE 19711
Blazer Financial Services, Inc. of Wilmington	811 Orange Street, Wilmington, DE 19899
C.I.T. Financial Services, Inc. of Delaware	Parkway Plaza, Rt. 13, New Castle, DE 19720
C.I.T. Financial Services, Inc. of Delaware No. 2	504 Norman A. Eskridge Hwy., Seaford, DE 19973
C.I.T. Financial Services, Inc. of Delaware No. 3	1541 A Kirkwood Highway, Wilmington, DE 19805
C.I.T. Financial Services, Inc. of Delaware No. 4	500 N. DuPont Highway, Dover, DE 19901
Commercial Credit Plan, Incorporated	130 Astro Center, Newark, DE 19711
Commercial Credit Plan, Incorporated of Georgetown	13 East Market Street, Georgetown, DE 19947
County Loan Company	Main Street, Millsboro, DE 19966
Discount and Credit Corporation	305 Newport Pike, Newport, DE 19804
Discount and Credit King Street, Inc.	341 King Street, Wilmington, DE 19899
FinanceAmerica Corporation	#10 University Shopping Plaza, Rt. 273, Newark, DE 19711
Home Financial Services, Inc.	201 West 9th Street, Wilmington, DE 19801
Household Finance Corporation	121 Loockerman Street, Dover, DE 19901
Household Finance Corporation	4815 Kirkwood Highway, Wilmington, DE 19808
Household Finance Corporation	695 N. DuPont Boulevard, Milford, DE 19963
Household Finance Corporation	Rt. 113, Ames Plaza, Millsboro, DE 19966
Household Finance Corporation	Basin Rd. & DuPont Blvd., New Castle, DE 19720
Household Finance Corporation	Chestnut Hill & Marrows Rd., Newark, DE 19711
Household Finance Corporation	Tri-State Mall, I-95, Claymont, DE 19703
Household Finance Corporation	Ames Shopping Center, Seaford, DE 19973
Household Finance Corporation	Smyrna Mart, Smyrna, DE 19977
Household Finance Corporation	Bay Court Plaza, U.S. 113, Dover, DE 19901
Household Finance Corporation	4115 Concord Pike, Talleyville, Wilmington, DE 19803
Investors Loan Corporation of Dover	105 DuPont Highway, Dover, DE 19901
Investors Loan Corporation of Laurel	109 Market Street, Laurel, DE 19956
Investors Loan Corporation of Newark	96 Brookside Shopping Center, Newark, DE 19711
Investors Loan Corporation of Smyrna	Smyrna Mart, Smyrna, DE 19977
Mid-Penn Financial Corporation	901 Market Street, Wilmington, DE 19899
Northeast Loan Systems, Inc.	1730 Capitol Trail, Newark, DE 19711
Northeast Loan Systems of Greenville, Inc.	3704 Kennett Pike, Greenville, DE 19807
Public Finance Service of Delaware, Inc.	4010 Concord Pike, Wilmington, DE 19803
San Juan Finance D/B/A Liberty Loan Corp. of Brandywine	1515 Newport Gap Pike, Wilmington, DE 19804
San Juan Loan Co. D/B/A Liberty Loan Corp. of Dover	655 S. Bay Road, Blue Hen Mall, Dover, DE 19901
Security Pacific Finance Corporation of Delaware	Rodney Village, Dover, DE 19901
Security Pacific Finance Corporation of Delaware	Stein Highway & Atlanta Rd., Seaford, DE 19973
Security Pacific Finance Corporation of Delaware	243 N.E. Front Street, Milford, DE 19963
Security Pacific Finance Corporation of Delaware	213 Main Street, Millsboro, DE 19966
Security Pacific Finance Corporation of Delaware	1007 S. College Ave., Rt. 896, Newark, DE 19711
Security Pacific Finance Corporation of Delaware	104-D New Castle Sq., New Castle, DE 19720
Town Finance Corporation	132 Kirkwood Highway, Wilmington, DE 19805
Transamerica Financial Services of Dover, Inc.	1173 South DuPont Parkway, Dover, DE 19901
TSO, Inc.	1200 Philadelphia Pike, Wilmington, DE 19809

CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL
INSTALLMENT PAPER OF ALL LOAN COMPANIES OF
THE STATE OF DELAWARE

	Number of Companies	Number of Loans	Retail Installment Paper	Personal Installment Loans	TOTAL	Average Loan
6-30-1965	38	28,811	3,636,980	14,553,827	18,190,807	631
6-30-1966	46	37,465	3,648,164	22,888,095	26,536,259	708
6-30-1967	45	45,479	4,830,680	27,646,768	32,477,448	714
6-30-1968	45	48,608	3,946,206	31,345,656	35,291,862	726
6-30-1969	45	50,672	2,119,791	34,169,085	36,288,876	716
6-30-1970	43	49,944	4,427,720	34,869,231	39,296,951	787
6-30-1971	41	52,460	4,956,519	37,898,630	42,855,149	817
6-30-1972	61	53,372	3,840,835	44,056,509	47,897,344	897
6-30-1973	72	53,605	4,762,768	60,443,574	65,206,342	1,216
6-30-1974	74	69,584	9,578,691	71,690,231	81,268,922	1,168
6-30-1975	67	55,450	9,008,589	72,579,863	81,588,452	1,471
6-30-1976	65	62,754	8,507,554	79,580,069	87,965,623	1,401
6-30-1977	63	66,719	18,806,840	83,169,327	101,976,167	1,528
6-30-1978	69	70,613	9,787,929	101,501,047	111,288,976	1,576
6-30-1979	71	75,343	12,711,768	115,254,922	127,966,690	1,698
6-30-1980	69	92,668	12,527,151	156,514,138	169,041,289	1,824

LISTING OF LICENSED

MOTOR VEHICLE SALES FINANCE COMPANIES

SECONDARY MORTGAGE LOAN COMPANIES

MORTGAGE BANKING COMPANIES

PRENEED FUNERAL CONTRACTS

SALE OF CHECKS COMPANIES

TRANSPORTATION OF MONEY AND

VALUABLES COMPANY

SOLICITATION OF DEPOSITS ON INCOME

OR ANNUITY CONTRACTS

MOTOR VEHICLE SALES FINANCE COMPANIES

Associates Commercial Corporation	9111 Edmonston Rd., Suite 302, Greenbelt, MD 20770
Associates Commercial Corporation	319 N. Pottstown Pike, Exton, PA 19341
Associates Financial Services Co., Inc.	2606 A Kirkwood Hwy., Wilmington, DE 19805
Associates Financial Services Co., Inc. - Branch	3305 Concord Pike, Wilmington, DE 19803
Associates Financial Services Co., Inc. - Branch	150 E. Main St., Newark, DE 19711
Associates Financial Services Co., Inc. - Branch	435 N. DuPont Hwy., Dover, DE 19901
Associates Financial Services Co., Inc. - Branch	1505 DuPont Hwy., New Castle, DE 19720
Associates Financial Services Co., Inc. - Branch	733 Philadelphia Pike, Wilmington, DE 19809
C.I.T. Financial Services Corporation	12043 Bustleton Ave., Philadelphia, PA 19114
C.I.T. Financial Services Corporation	102 Azar Bldg., Ritchie Hwy., Glen Burnie, MD 21061
C.I.T. Financial Services Corporation	Store 13, Parkway Plaza, Rt. #13, New Castle, DE 19720
C.I.T. Financial Services Corporation - Branch	309 Norman A. Eskridge Hwy., Seaford, DE 19973
C.I.T. Financial Services Corporation - Branch	3841 A Kirkwood Hwy., Wilmington, DE 19808
C.I.T. Financial Services Corporation - Branch	500 N. DuPont Hwy., Dover, DE 19901
Chrysler Credit Corporation	658 Kenilworth Drive, Towson, MD 21204
Chrysler Credit Corporation	2201 Rt. 38, Suite 205, Cherry Hill, NJ 08034
Chrysler Credit Corporation	Benjamin Fox Pavilion, Foxcroft Sq., Jenkintown, PA 19046
Citicorp Homeowners, Inc.	675 Oxford Bldg., 8600 LaSalle Rd., Baltimore, MD 21204
Clark Equipment Credit Corporation	128 East Front Street, Buchanan, MICH 49107
Commercial Credit Corporation	130 Astro Center, Kirkwood Hwy., Newark, DE 19711
Commercial Credit Corporation - Branch	13 East Market St., Georgetown, DE 19947
Equilease Corporation	1300 King Street, Wilmington, DE 19801
Fiat Credit Corporation	2333 Waukegan Road, Bannockburn, ILL 60015
FinanceAmerica Corporation	10 University Plaza, Rt. #272, Newark, DE 19702
Ford Motor Credit Company	160 King of Prussia Plaza, King of Prussia, PA 19406
Foremost Financial Services Corporation	5800 Foremost Dr., S.E., Box 2450, Grand Rapids, MICH 49501
General Electric Credit Corporation	1750 Walton Road, Blue Bell, PA 19422
General Electric Credit Corporation	3140 Chaparral Dr., Suite C-100, Roanoke, VA 24018
General Motors Acceptance Corporation	Concord Plaza, 3411 Silverside Rd., Wilmington, DE 19803
General Motors Acceptance Corporation - Branch	1006 South Salisbury Blvd., Salisbury, MD 21801
International Paper Credit Corporation	Greenwich Office Park 1, Greenwich, CT 06830
Litton Industries Credit Corporation	600 Summer St., Box 601, Stamford, CT 06904
Nationwide Consumer Services, Inc.	2500 Riva Rd., S. E., Annapolis, MD 21401
Northeast Loan Systems, Inc.	1750 Capitol Trail, Newark, DE 19711
Northeast Loan Systems of Greenville, Inc. - Branch	3704 Kennett Pike, Greenville, DE 19807
J. C. Penney Company, Inc.	P.O. Box 1000, Voorhees, NJ 08043
Sears, Roebuck & Company	4301 Market Street, Wilmington, DE 19899
Sears, Roebuck & Company - Branch	32 Loockerman St., Dover, DE 19901
Sears, Roebuck & Company - Branch	3240 Kirkwood Hwy., Prices Corner, Wilmington, DE 19808
Sears, Roebuck & Company - Branch	411 New London Rd., Newark, DE 19711
Sears, Roebuck & Company - Branch	Midway Shopping Center, Lewes, DE 19958
Sears, Roebuck & Company - Branch	Milford Shopping Center, N. E., Milford, DE 19963
Sears, Roebuck & Company - Branch	614 Stein Hwy., Seaford, DE 19973
White Motor Credit Corporation	3411 Silverside Rd., Wilmington, DE 19810

SECONDARY MORTGAGE LOAN COMPANIES

Equitable Financial Corporation	914 Market Tower, 901 Market St., Wilmington, DE 19899
FinanceAmerica Mortgage Services, Inc.	10 University Shopping Plaza, Rt. 273, Newark, DE 19711
First General Mortgage Co. of Delaware	1500 E. Newport Pike, Newport Heights, Wilmington, DE 19804
Mid-Penn National Company	One Customs House Square, Customs House Plaza, Wilm., DE 19801

MORTGAGE BANKING COMPANIES

Central Mortgage Company	1812 Newport Gap Pike, Wilmington, DE 19804
Gilpin, Van Trump & Montgomery, Inc.	1 Customs House Square, Customs House Plaza, Wilmington, DE 19801
The Lomas & Nettleton Company	Limestone Professional Bldg., 2055 Limestone Road, Suite 107 Wilmington, DE 19808
Margaretten & Company, Inc.	1500 Pennsylvania Avenue, Wilmington, DE 19806
Mercantile Mortgage Corporation	1003 Delaware Avenue, Wilmington, DE 19806
Newland Mortgage Corporation	2900 Society Drive, Claymont, DE 19703
Russell Mortgage Company	1500 E. Newport Pike, Wilmington, DE 19804
Virginia Mortgage & Investment Company, Inc.	4600 Lee Highway, Arlington, VA 22207

PRENEED FUNERAL CONTRACTS

William A. Berry Funeral Homes, Inc.	119 N. W. Front Street, Milford, DE 19963
Beeson Funeral Home, Inc.	412 Philadelphia Pike, Wilmington, DE 19809
James T. Chandler & Son, Inc.	2506 Lancaster Pike, Wilmington, DE 19805
Doherty-Wickersham Funeral Homes, Inc.	1900 Delaware Avenue, Wilmington, DE 19806
Faries Funeral Directors	29 S. Main Street, Smyrna, DE 19977
H. E. Hardesty & Sons	202 Laws Street, Bridgeville, DE 19933
Robert T. Jones, Jr.	122 West Main Street, Newark, DE 19711
Krienen-Griffith	1400 Kirkwood Highway, Elsmere, DE 19805
Marvel-Short Funeral Home	21 Grove Street, Delmar, DE 19940
McCrery Funeral Homes, Inc.	2700 Washington Street, Wilmington, DE 19802
Michael A. Healey and Sons, Inc.	705 N. Broom Street, Wilmington, DE 19806
Schoenberg Memorial Chapel, Inc.	519 Philadelphia Pike, Wilmington, DE 19809
Spicer-Mullikin Funeral Homes, Inc.	2317 Market Street, Wilmington, DE 19802
Torbert Funeral Chapel	61 S. Bradford Street, Dover, DE 19901
Watson Funeral Home	211 Washington Street, Millsboro, DE 19966
Watson & Whaley	Main Street, Selbyville, DE 19975
Windsor-Dishardson Funeral Home	700 West Street, Laurel, DE 19956
Marshall H. Yeatman & Son, Inc.	319 Washington Street, Wilmington, DE 19801
Young's Funeral Homes, Inc.	526 Union Street, Milton, DE 19968

SALE OF CHECKS COMPANIES

American Express Company	American Express Plaza, New York, NY 10004
BankAmerica Corporation	555 California Street, San Francisco, Calif. 94104
Barclays Bank International Ltd.	200 Park Avenue, New York, NY 10017
Citicorp	399 Park Avenue, New York, NY 10022
Citicorp Services, Inc.	399 Park Avenue, New York, NY 10022
Federal Express Services Corp.	91 Aquahart Rd., Glen Burnie, MD 21061
Republic Money Orders, Inc.	Republic National Bank Bldg., Dallas, Texas 75201
Travelers Express Co., Inc.	5075 Wayzata Blvd, Minneapolis, Minn. 55402

TRANSPORTATION OF MONEY AND VALUABLES COMPANY

Brooks Armored Car Service, Inc.	11 East 35th Street, Wilmington, DE 19899
Purolator Armored, Inc.	255 Old New Brunswick Road, Piscataway, NJ 08854

SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

Investors Diversified Services, Inc.	IDS Tower, Minneapolis, Minn. 55402